Government
Publications

SESSIONAL PAPERS

VOL. XLVII.—PART IV.

91314

FIRST SESSION

OF THE

FOURTEENTH LEGISLATURE

OF THE

PROVINCE OF ONTARIO

SESSION 1915

TORONTO:
Printed and Published by L. K. CAMERON, Printer to the King's Most Excellent Majesty
1915

Printed by
WILLIAM BRIGGS
Corner Queen and John Streets
TORONTO

10010224

LIST OF SESSIONAL PAPERS

PRESENTED TO THE HOUSE DURING THE SESSION.

TITLE.	No.	REMARKS.
Accounts, Public, 1914	1	*Printed.*
Agricultural College, Report	30	"
Agricultural and Experimental Union, Report	32	"
Agricultural Societies, Report	42	"
Agriculture, Department of, Report	29	"
Archivist, Provincial, Report	51	"
Auditor, Provincial, Statements	53	"
Automobiles, imposition of tax on	64	*Not Printed.*
Bee-Keepers' Association, Report	35	*Printed.*
Bi-lingual Schools, regulation No. 17, etc.	74	*Not Printed.*
Binding Contract	63	*Printed.*
Births, Marriages and Deaths, Report	20	"
Canadian Northern Railway construction, timber cut	77	*Not Printed.*
Cemetery Officials' Convention	68	"
Children, Dependent, Report	27	*Printed.*
Corn Growers' Association, Report	33	"
Dairymen's Association, Report	37	*Printed.*
Dane, Frederick, retirement of, from T. & N. O.	65	*Not Printed.*
Division Courts, Report	5	*Printed.*
Education, Report	17	*Printed.*
Education, Regulations and Orders-in-Council	56	"
Elections, Returns from Records	50	"
English-French Schools, Regulation No. 17, etc.	74	*Not Printed.*
Entomological Society, Report	36	*Printed.*
Estimates, 1915-16	2	"
Factories, Report	46	*Printed.*
Farmers' Institutes, Report	40	"
Feeble-minded, Report	24	"
Financial Statement, Treasurer's	73	*Printed for Distribution only.*
Foley Bros., rights of, to cut timber	77	*Not Printed.*
Friendly Societies, Report	11	*Printed.*
Fruit Growers, Report	44	"

Title.	No.	Remarks.
Game and Fish, Report	14	*Printed.*
Government House property, appropriation	69	*Not Printed.*
Guelph Prison Farm, dairy herd at	72	"
Harkness, Mr., resignation of	78	*Not Printed.*
Health, Report of Board of	21	*Printed.*
Health, District Board, Report of	21a	"
Highway Improvement, Report on	15	"
Horticultural Societies, Report	43	"
Hospitals and Charities, Report	25	"
Hydro-Electric Power Commission, Report	48	
Idiots and Epileptics, Report	23	*Printed.*
Industries, Report of Bureau	45	"
Insane Hospitals, Report	22	"
Insane Hospitals, Report on organization, etc.	71	"
Insurance, Report	10	
Labour, Report	16	*Printed.*
Lands, Forests and Mines, Report	3	"
Legal Offices, Report	6	"
Library, Report	52	*Not Printed.*
Liquor License Acts, Report	28	*Printed.*
Liquor License Laws, Convictions for Violation in North Essex	70	*Not Printed.*
Live Stock Branch, Report	38	*Printed.*
Loan Corporations, Statements	12	"
Mines, Report	4	*Printed.*
Mining Tax Act, production nickel under	67	*Not Printed.*
Morand, Paul, resignation of	62	"
Morand, Paul, convictions since re-appointment	70	"
Nickel production, correspondence, etc.	67	*Not Printed.*
Northern Development Branch, Report	58	*Printed.*
Ontario Railway and Municipal Board, Report	49	*Printed.*
Organization and administration of Hospitals for Insane, etc.	71	"
Peace Conference, Justice Riddell's Report	60	*Printed.*
Pembroke Lumber Co'y, licenses	80	*Not Printed.*
Prisons and Reformatories, Report	26	*Printed.*
Provincial Auditor, Statements	53	"

Title.	No.	Remarks.
Provincial Municipal Auditor, Report	8	*Printed.*
Public Accounts, 1914	1	"
Public Health, Report	21	"
Public Works, Report	13	"
Queen Victoria Niagara Falls Park, Report	9	*Printed.*
Railway and Municipal Board, Report	49	*Printed.*
Registrar-General, Report	20	"
Registry Offices, Report	7	"
Riddell, Justice, Report as Ontario's Representative at New Orleans	60	"
Secretary and Registrar, Report	19	*Printed.*
Stallion Enrolment Board, Report	39	"
Statute distribution	81	*Not Printed.*
Succession Duties, Rules and Regulations	57	*Printed.*
Succession Duties, arrangements under Section 9	79	*Not Printed.*
Sudbury, work at, for unemployed	59	"
Surrogate Court, Orders-in-Council	55	"
Telephone Systems, specifications, etc	76	*Printed.*
Temiskaming and N. O. R. Commission, Report	47	"
Timber Berths sold since 1st January, 1914	75	*Not Printed.*
Timber, right to cut, granted Foley Bros.	77	"
Toronto University, Report of Board of Governors	18	*Printed.*
Vegetable Growers, Report	34	*Printed.*
Veterinary College, Report	31	"
Weston, Report on financial affairs of	61	*Not Printed.*
Whitson's Report on road construction	58	*Printed.*
Women's Institutes, Report	41	"
Workmen's Compensation Board, Report	54	"
Workmen's Compensation Board, appointments by	66	*Not Printed.*

LIST OF SESSIONAL PAPERS

Arranged in Numerical Order with their Titles at full length; the dates when presented to the Legislature; the name of the Member who moved the same, and whether ordered to be Printed or not.

CONTENTS OF PART I.

No. 1 Public Accounts of the Province for the year ending 31st October, 1914. Presented to the Legislature, February 23rd, 1915. *Printed.*

No. 2 Estimates—Supplementary, for the service of the Province for the year ending 31st October, 1914-15. Presented to the Legislature, February 23rd and March 17th, 1915. *Printed.* Estimates for the year ending 31st October, 1916. Presented to the Legislature, 23rd March, 1915. *Printed.*

CONTENTS OF PART II

No. 3 Report of the Department of Lands, Forests and Mines for the year 1914. Presented to the Legislature, 29th March, 1915. *Printed.*

No. 4 Report of the Bureau of Mines for the year 1914. Presented to the Legislature, March 19th, 1915. *Printed.*

CONTENTS OF PART III.

No. 5 Report of the Inspector of Division Courts for the year 1914. Presented to the Legislature, February 23rd, 1915. *Printed.*

No. 6 Report of the Inspector of Legal Offices for the year 1914. Presented to the Legislature, March 24th, 1915. *Printed.*

No. 7 Report of the Inspector of Registry Offices for the year 1914. Presented to the Legislature, March 29th, 1915. *Printed.*

No. 8 Report of the Provincial Municipal Auditor for the year 1914. Presented to the Legislature, April 2nd, 1915. *Printed.*

No. 9 Report of the Queen Victoria Niagara Falls Park Commission for the year 1914. Presented to the Legislature, April 2nd, 1915. *Printed.*

CONTENTS OF PART IV.

No. 10 Report of the Superintendent of Insurance for the year 1914. Presented to the Legislature, March 9th, 1915. *Printed.*

No. 11 Report of the Registrar of Friendly Societies for the year 1914. Presented to the Legislature, March 9th, 1915. *Printed.*

No. 12 Loan Corporations—Statements made by Building Societies, Loan Companies, and Loaning Land and Trust Companies, for the year 1914. Presented to the Legislature, March 9th, 1915. *Printed.*

CONTENTS OF PART V.

No. 13 Report of the Department of Public Works for the year 1914. Presented to the Legislature, March 8th, 1915. *Printed.*

No. 14 Report of the Game and Fisheries Branch for the year 1914. Presented to the Legislature, April 2nd, 1915. *Printed.*

No. 15 Report on Highway Improvement in the Province for the year 1914. Presented to the Legislature, March 17th, 1915. *Printed.*

No. 16 Report of the Bureau of Labour for the year 1914. Presented to the Legislature, March 25th, 1915. *Printed.*

CONTENTS OF PART VI.

No. 17 Report of the Department of Education for the year 1914. Presented to the Legislature, April 2nd, 1915. *Printed.*

CONTENTS OF PART VII.

No. 18 Report of the University of Toronto Board of Governors for the year ending 30th June, 1914. Presented to the Legislature, February 23rd, 1915. *Printed.*

No. 19 Report of the Secretary and Registrar of the Province for the year 1914. Presented to the Legislature, March 18th, 1915. *Printed.*

No. 20 Report of the Registrar-General upon Births, Marriages and Deaths for the year 1914. Presented to the Legislature, March 15th, 1915. *Printed.*

No. 21 Report of the Provincial Board of Health for the year 1914. Presented to the Legislature, March 15th, 1915. *Printed.*

No. 21A. Report of the District Board of Health for the year 1914. Presented to the Legislature, April 2nd, 1915. *Printed.*

CONTENTS OF PART VIII.

No. 22 Report upon the Hospitals for the Insane for the year 1914. Presented to the Legislature, April 2nd, 1915. *Printed.*

No. 23 Report upon the Hospitals for Idiots and Epileptics at Orillia and Woodstock, for the year 1914. Presented to the Legislature, April 2nd, 1915. *Printed.*

No. 24 Report upon the Feeble-minded of the Province for the year 1914. Presented to the Legislature, April 2nd, 1915. *Printed.*

No. 25 Report upon the Hospitals and Charities of the Province for the year 1914. Presented to the Legislature, April 2nd, 1915. *Printed.*

No. 26 Report upon the Prisons and Reformatories of the Province for the year 1914. Presented to the Legislature, April 2nd, 1915. *Printed.*

No. 27 Report on the neglected and dependent Children in the Province for the year 1914. Presented to the Legislature, March 29th, 1915. *Printed.*

No. 28 Report upon the operation of the Liquor License Acts in the Province during the year 1914. Presented to the Legislature, February 23rd, 1915. *Printed.*

CONTENTS OF PART IX.

No. 29 Report of the Department of Agriculture for the year 1914. Presented to the Legislature, April 2nd, 1915. *Printed.*

No. 30 Report of the Agricultural College and Experimental Farm for the year 1914. Presented to the Legislature, April 2nd, 1915. *Printed.*

No. 31 Report of the Ontario Veterinary College for the year 1914. Presented to the Legislature, April 2nd, 1915. *Printed.*

No. 32 Report of the Agricultural and Experimental Union for the year 1914. Presented to the Legislature, April 2nd, 1915. *Printed.*

No. 33 Report of the Corn Growers' Association for the year 1914. Presented to the Legislature, April 2nd, 1915. *Printed*

No. 34 Report of the Ontario Vegetable Growers' Association for the year 1914. Presented to the Legislature, April 2nd, 1915. *Printed.*

No. 35 Report of the Bee-Keepers' Association for the year 1914. Presented to the Legislature, April 2nd, 1915. *Printed.*

No. 36 Report of the Entomological Society for the year 1914. Presented to the Legislature, April 2nd, 1915. *Printed.*

No. 37 Report of the Dairymen's Association for the year 1914. Presented to the Legislature, April 2nd, 1915. *Printed.*

CONTENTS OF PART X.

No. 38 Report of the Live Stock Branch for the year 1914. Presented to the Legislature, April 2nd, 1915. *Printed.*

No. 39 Report of the Stallion Enrollment Board for the year 1914. Presented to the Legislature, March 24th, 1915. *Printed.*

No. 40 Report of the Farmers' Institutes for the year 1914. Presented to the Legislature, March 24th, 1915. *Printed.*

No. 41 Report of the Women's Institutes for the year 1914. Presented to the Legislature, March 24th, 1915. *Printed.*

No. 42 Report of the Agricultural Societies of the Province for the year 1914. Presented to the Legislature, March 24th, 1915. *Printed.*

No. 43 Report of the Horticultural Societies for the year 1914. Presented to the Legislature, April 2nd, 1915. *Printed.*

No. 44 Report of the Fruit Growers' Association for the year 1914. Presented to the Legislature, April 2nd, 1915. *Printed.*

No. 45 Report of the Bureau of Industries for the year 1914. Presented to the Legislature, April 2nd, 1915. *Printed.*

No. 46 Report of the Inspectors of Factories for the year 1914. Presented to the Legislature, April 2nd, 1915. *Printed.*

CONTENTS OF PART XI.

No. 47 Report of the Temiskaming and Northern Ontario Railway Commission for the year 1914. Presented to the Legislature, March 8th, 1915. *Printed.*

No. 48 Report of the Hydro-Electric Power Commission for the year 1914. Presented to the Legislature, March 25th, 1915. *Printed.*

CONTENTS OF PART XII.

No. 49 Report of the Ontario Railway and Municipal Board for the year 1914. Presented to the Legislature, April 2nd, 1915. *Printed.*

No. 50 Return from the Records of the General and By-Elections held in 1914. Presented to the Legislature, February 16th, 1915. *Printed.*

CONTENTS OF PART XIII.

No. 51 Report of the Provincial Archivist for the year 1914. Presented to the Legislature, April 2nd, 1915. *Printed.*

No. 52 Report of the Librarian on the State of the Library. Presented to the Legislature, February 24th, 1915. *Not Printed.*

No. 53 Provincial Auditor's Statements for the year 1913-14. Presented to the Legislature, February 25th, 1915. *Printed.*

No. 54 Report of the Workmen's Compensation Board, Ontario, for the year ending 31st December, 1914. Presented to the Legislature, February 22nd, 1915. *Printed for distribution.*

No. 55 Copies of Orders-in-Council under subsection 6 of section 78, Cap. 62, R.S.O. 1914, relating to Surrogate Courts. Presented to the Legislature, February 23rd, 1915. *Not Printed.*

No. 56 Copies of Orders-in-Council and Regulations made under the authority of the Department of Education or of the Acts relating to Public, Separate or High Schools. Presented to the Legislature, February 23rd, 1915. *Printed for distribution.*

No. 57 Rules and Regulations made under chap. 24, R.S.O. 1914 as amended by Cap. 10, 4 Geo. V., relating to Succession Duties. Presented to the Legislature, February 25th, 1915. *Printed for distribution.*

No. 58 Whitson's Report of Northern Development Branch under 2 Geo. V., Cap. 2, for the year 1914. Presented to the Legislature, March 18th, 1915. *Printed.*

No. 59 Return to an Order of the House of the 22nd February, 1915, for a Return showing:—If any part of the 32,000 acres now being cleared, or about to be cleared, by the Government in the vicinity of Sudbury is to be set apart or used to give work to the unemployed. How many acres are to be so set aside, and what are the terms and conditions upon which the unemployed can secure work. Presented to the Legislature, March 8th, 1915. Mr. *Carter. Not Printed.*

No. 60 Report of the Honourable Mr. Justice Riddell, as representative of the Province of Ontario at the Ceremonies in the City of New Orleans held in Commemoration of the one hundredth anniversary of the Battle of New Orleans and of the one hundred years of peace which began with the end of that Battle. Presented to the Legislature, March 15th, 1915. *Printed.*

No. 61 Report of the Commissioner appointed to enquire into the financial affairs of the Village of Weston. Presented to the Legislature, March 15th, 1915. *Not Printed.*

No. 62 Return to an Order of the House of the 15th March, 1915, for a Return showing:—1. All correspondence between the Government or any officer or official thereof and Paul Morand, License Inspector for North Essex, in reference to the resignation or dismissal in the month of April, 1914, of the said Paul Morand as License Inspector for North Essex. 2. All correspondence and communications between the Government or any officer or official thereof and the said Paul Morand and any resident or residents of North Essex with reference to the re-appointment of the said Paul Morand as License Inspector in North Essex in the month of June, 1914, a few days before the election. Presented to the Legislature, March 15th, 1915. Mr. *Ducharme. Not Printed.*

No. 63 Agreement and Contract with Litho-Print, Limited, in connection with the Binding, etc., for the several Departments of Government. Presented to the Legislature, March 23rd, 1915. *Printed.*

No. 64 Return to an Order of the House of the 10th March, 1915, for a Return showing:—1. Copies of all petitions or requests received by the Government since the 1st day of January, 1914, from any Municipal Authority or Body in the Province in reference to the imposition of a tax upon automobiles, or as to the distribution of that tax or a portion thereof to the municipalities maintaining the roads. 2. Copies of all correspondence between the Government and any officer or official thereof and any Municipality of the Province, or any Automobile Association or Organization in reference to the said matter. Presented to the Legislature, March 17th, 1915. Mr. *Racine. Not Printed.*

No. 65 Return to an Address to His Honour the Lieutenant-Governor of the 11th March, 1915, for a Return of:—1. Copies of all Orders-in-Council and correspondence between the Government and any officer or official thereof and the Timiskaming and Northern Ontario Railway Company and any officer or official thereof in reference to the retirement of Frederick Dane as one of the Commissioners of the said Railway. 2. Copies of all Orders-in-Council and correspondence between the Government and

any officer or official thereof and the Timiskaming and Northern Ontario Railway Company with reference to the appointment of Mr. Lee as one of the Commissioners of the said Railway. Presented to the Legislature, March 19th, 1915. Mr. *Magean.* *Not Printed.*

No. 66 Return to an Order of the House of the 15th March, 1915, for a Return showing:—1. What officers have been appointed by the Workmen's Compensation Board under section 59 of the Workmen's Compensation Act. 2. What are the names, dates of appointment, and salaries of each officer so appointed. Presented to the Legislature, March 18th, 1915. Mr. *Carter.* *Not Printed.*

No. 67 Return to an Order of the House of 3rd March, 1915, for a Return showing:—1. All statements furnished by the Canada Copper Company, the International Nickel Company, the Mond Nickel Company and any other companies producing nickel, under section 8 of the Mining Tax Act respecting Taxation. 2. All reports from any Government mining assessor, made under the provisions of the Mining Taxation Act in respect of the mining operations of the Canada Copper Company, the International Nickel Company or the Mond Nickel Company, and particularly with reference to the royalties or taxes to be paid by the said Companies. 3. All correspondence between the Minister of Lands, Forests and Mines, or the Provincial Treasurer, or any officer or official of the Government and the Canada Copper Company, the International Nickel Company, the Mond Nickel Company and any other Companies producing nickel, with reference to the amount of royalties or taxes paid by the said Companies, or any of them, to the Provincial Treasury of the Province in respect of the ore mined or the mining operations carried on by them in the Province of Ontario. Presented to the Legislature, March 18th, 1915. Mr. *Carter.* *Not Printed.*

No. 68 Proceedings of the Second Annual Convention of the Association of Cemetery Officials of Canada. Presented to the Legislature, March 26th, 1915. *Not Printed.*

No. 69 Return to an Address of the 23rd day of March, 1915, praying for a Return shewing: 1. Copy of Order-in-Council dated 14th day of February, 1871, appropriating and transferring to the Government of the Province of Ontario the lands and property known as The Ontario Government House. 2. Copy of the Letters Patent dated the 15th day of January, 1908, declaring the said lands to have been transferred and appropriated for the use of the Provincial Legislature of the Province of Ontario within the meaning of the British North America Act, 1867. Presented to the Legislature 26th March, 1915. Mr. *Bowman.* *Not Printed.*

No. 70 Return to an Order of the House of the 25th March, 1915, for a Return showing:—1. How many convictions for violation of the Liquor License Law have been made for the electoral district for North Essex since the re-appointment of Paul Morand as License Inspector at the end of May, 1914. 2. Have Provincial officers or detectives been sent into this district since the 1st of June, 1914, to assist in securing enforcement of the law. 3. How many prosecutions have been instituted by, or at the instance of Provincial officers or detectives, and the said Paul Morand, respectively. Presented to the Legislature, March 29th, 1915. Mr. *Richardson. Not Printed.*

No. 71 Special Report on the Organization and Administration of the Hospitals for the Insane, Feeble-Minded and Epileptics and District Industrial Farms of the Province. Presented to the Legislature, March 29th, 1915. *Printed for distribution only.*

No. 72 Return to an Order of the House of the 24th March, 1915, for a Return showing:—1. What is the total number of the herd for dairy purposes now maintained by the Government at the Guelph Prison Farm. 2. How many of these were purchased and how many raised on the farm, respectively. 3. What was the total amount paid by the Government for the portion of the herd purchased by them. Presented to the Legislature, 31st March, 1915. Mr. *Ham. Not Printed.*

No. 73 Financial Statement of the Treasurer of Ontario. Presented to the Legislature, April 2nd, 1915. *Printed for distribution only.*

No. 74 Return to an Order of the House of 31st March, 1915, for a Return showing:—1. The number of English-French schools which have complied in the year 1914 with Regulation 17 of the Department of Education passed in the year 1913. 2. The number of English-French schools which have not complied with said Regulation 17 in the year 1914. 3. What English-French schools have received grants in the year 1914 under the Public Schools Act, and the amount thereof. 4. Copy of joint reports, if any, made by any inspectors pursuant to Regulation 17 and dated on or about May 23rd, 1913. 5. Copy of letters exchanged between ex-Inspector Henri Saint Jacques and the Department of Education or any officer or officers thereof with reference to the resignation of the said Henri Saint Jacques which are dated on or about the 18th October, 1913, and the 23rd October, 1913. Presented to the Legislature, April 2nd, 1915. Mr. *Mageau. Not Printed.*

No. 75 Return to an Order of the House of the 17th March, 1915, for a Return showing:—1. How many timber berths or locations have been sold since the 1st day of January, 1914. 2. Were all such berths or locations advertised for sale; if not, which ones were sold without advertisement. 3. If any were sold without

being advertised for sale, who were the purchasers, and what are the prices realized and the dates of the sales, respectively. 4. In what papers were the different timber berths or locations respectively advertised for sale, and what were the dates of such advertisements respectively. 5. What is the period for which they were so advertised in the said papers, respectively. Presented to the Legislature, April 2nd, 1915. Mr. *Munro*. *Not Printed.*

No. 76 Telephone Systems, specifications, etc., as *per* Report of Ontario Railway and Municipal Board. Presented to the Legislature, April 2nd, 1915. *Printed.*

No. 77 Return to an Order of the House of the 28th April, 1914, for a Return showing:—1. If the Government granted the right to cut Pine or any other timber to Messrs. Foley Bros., Contractors, or to the Northern Construction Company, Limited, or to any person, firm or company in connection with the construction of the Canadian Northern Railway Company in the vicinity of Duchesne Lake, situate about 90 miles from the Town of Sudbury. 2. If so, to what persons, firms or companies were such permits made, and the dates of each. 3. What consideration did the Government receive with respect to each of the said permits, if any. 4. What Pine or other timber has been cut to date by each of the persons, firms or companies with respect to such permits. 5. How long was the right to cut to last and over what extent of land; and what were the other terms or conditions upon which such permits were made, if any. 6. What was the date of the completion of the construction of the Canadian Northern Railway at this point. 7. What amount of timber has been cut by any person, firm or company to whom such permit, as mentioned, has been made. 8. Is any person, firm or company at the present time cutting timber pursuant to such permit. Presented to the Legislature, April 2nd, 1915. Mr. *Richardson*. *Not Printed.*

No. 78 Return to an Order of the House of the 27th March, 1914, for a Return of:—All correspondence with reference to the resignation of Mr. Harkness, Manager, Superintendent of the Jordan Experimental Station. 2. The reports of the Committee or Advisory Board of the said farm for the years 1911, 1912 and 1913. 3. Statements showing the total expenditure to date divided between cost of building, cost of land, improvements of land and cost of management. Presented to the Legislature, April 2nd, 1915. Mr. *Anderson (Bruce.)* *Not Printed.*

No. 79 Return to an Order of the House of the 7th April, 1914, for a Return showing:—1. If the Lieutenant-Governor in Council made any arrangements under section 9 of the Succession Duties Act, with any part of the British Dominions, or with any

foreign country; and if so, with what Provinces or countries. 2. If no such arrangement has been made with the Province of Quebec, does the Honourable the Provincial Treasurer make an allowance with respect to Succession Duties in Ontario with respect to shares of stock of a bank or other financial institution whose head office is in the Province of Quebec. 3. If it is true that a Succession Duty is payable with respect to such shares, both in Quebec and Ontario, will legislation be introduced to protect estates from payment of double duty. Presented to the Legislature, April 2nd, 1915. Mr. *Marshall.* *Not Printed.*

No. 80 Return to an Order of the House of the 27th April, 1914, for a Return showing:—1. What consideration was paid by the licensee to the Government in respect of the issue of the original licenses respectively, of the territory included within the proposed agreement with the Pembroke Lumber Company. 2. How much was paid by the Pembroke Lumber Company for these licenses respectively at the date of the purchase thereof by them. 3. What amounts of pine, hemlock, cedar, spruce, hardwood and other timber respectively have been cut on the limits or areas covered by the proposed agreement and returned to the Department as so cut by the Pembroke Lumber Company in each of the years since the purchase thereof by them. Presented to the Legislature, April 2nd, 1915. Mr. *Bowman.* *Not Printed.*

No. 81 Statement on the distribution of the Revised and Sessional Statutes, up to 31st December, 1914. Presented to the Legislature, April 2nd, 1915. *Not Printed.*

DETAILED REPORT

OF THE

Superintendent of Insurance

TRANSACTIONS FOR THE YEAR 1914

PRINTED BY ORDER OF

THE LEGISLATIVE ASSEMBLY OF ONTARIO

TORONTO:
Printed and Published by L. K. CAMERON, Printer to the King's Most Excellent Majesty
1915

Printed by
WILLIAM BRIGGS
Corner Queen and John Streets
TORONTO

To His Honour Sir JOHN STRATHEARN HENDRIE, *C.V.O., a Lieutenant-Colonel in the Militia of Canada, Etc., Etc., Etc., Lieutenant-Governor of the Province of Ontario.*

MAY IT PLEASE YOUR HONOUR:

The undersigned has the honour to present the Detailed Report of the Superintendent of Insurance for the year ended 31st December, 1914.

Respectfully submitted,

I. B. LUCAS,
Attorney-General.

TORONTO, June 25th, 1915.

PARLIAMENT BUILDINGS,
TORONTO, June 24th, 1915.

To the Honourable I. B. LUCAS, K.C., M.P.P., etc.,
Attorney-General,
Toronto.

SIR,—I have the honour to submit the accompanying reports respecting the various organizations constituted to undertake contracts of insurance, indemnity or guarantee in the Province of Ontario. Of these insurers the Ontario Insurance Act distinguishes the following divisions:

A. Registered Dominion Licensees: being Insurance Corporations, Companies or Underwriters operating under or by virtue of the Insurance Act of Canada and registered by the Province of Ontario, for the transaction of insurance in the Province.

B. Provincial Licensees: being Insurance Companies licensed, inspected and registered by the Province of Ontario, for the transaction of insurance therein.

Of these divisions, the Companies comprised in Division B (Provincial Licensees) are alone inspected by the Province, and are here reported on in the usual form and with the usual financial details pursuant to the provisions of the Ontario Insurance Act.

All of the Companies in Division A, except Ocean and Inland Marine Companies, make financial statements annually to the Dominion of Canada; and those statements, as revised by the Dominion Superintendent, can be found in the Superintendent's detailed Annual Report. The balance sheets, therefore, printed here, under Division A, are limited to those of Ocean and Inland Marine Companies.

In order to prevent unnecessary delay in publication, the two Divisions have been placed simultaneously in the printer's hands—the pages of the Divisions being distinguished by the Division letter prefixed. Division indexes have been inserted at the end of the volume. These indexes show the Companies standing registered at the dates therein mentioned.

I have the honour to be, Sir,

Your most obedient servant,

A. R. BOSWELL,
Superintendent of Insurance.

CONTENTS

DIVISION A.—Registered Dominion Licensees; being Insurance Corporations, Companies or Underwriters operating under the Insurance Act of Canada, and registered by the Province of Ontario, for the transaction of insurance in the Province:—

Abstracts of Application for Registry ..... Pages A 1 *et seq.*

Division B.—Provincial Licensees: being Insurance Companies licensed, inspected and registered by the Province of Ontario for the transaction of insurance therein:

I. Detailed Statements of Joint Stock Life Insurance Companies . . . . . Pages B 3 *et seq.*

II. Detailed Statements of Joint Stock Fire Insurance Companies . . . . . Pages B 15 *et seq.*

III. Detailed Statements and Synoptical Tables of Cash Mutual Fire Insurance Companies without Capital Stock . . . . . Pages B 41 *et seq.*

IV. Detailed Statements and Synoptical Tables of Cash Mutual Fire Insurance Companies, having Joint Stock Capital ..... Pages B 63 *et seq.*

V. Detailed Statements and Synoptical Tables of Strictly Mutual Fire Insurance Companies ..... Pages B 109 *et seq.*

VI. Comparative Summary of Assets and Premium Notes of Mutual Fire Insurance Companies of all Classes . . . . . Pages B 305 *et seq.*

VII. Detailed Statements of Weather Insurance Companies . . . . . Pages B 321 *et seq.*

VIII. Detailed Statements of Insurance Companies insuring vehicles and other property against loss or accidental damage ..... Pages B 335 *et seq.*

INDEXES:—

Index A: Dominion Licensees, standing registered at the 1st September, 1915, being Insurance Corporations, Companies or Underwriters operating under the Insurance Act of Canada and registered by the Province of Ontario for the transaction of insurance in the Province.

Index AA: Corporations or Companies standing registered at the 1st September, 1915, in the Province of Ontario, for the transaction of Inland or Ocean Marine Insurance or both; also for the Investment of Surplus Funds.

Index B: Provincial Licensees, standing registered at the 1st September, 1915, being Insurance Corporations licensed, inspected and registered by the Province of Ontario, for the transaction of insurance therein.

DIVISION A

INSURANCE CORPORATIONS OR COMPANIES, OPERATING UNDER THE INSURANCE ACT OF CANADA, AND REGISTERED BY THE PROVINCE OF ONTARIO, FOR THE TRANSACTION OF INSURANCE IN THE PROVINCE.

DIVISION A.—INSURANCE CORPORATIONS OR COMPANIES, OPERATING UNDER THE INSURANCE ACT OF CANADA AND REGISTERED BY THE PROVINCE OF ONTARIO FOR THE TRANSACTION OF INSURANCE IN THE PROVINCE.

NOTE.—Reports heretofore made respecting such companies described fully their mode and place of incorporation; their statutory powers, duties, rights, and obligations; their internal organization; the relation of the members *inter se*; the liabilities of the members to the creditors of the Company; the kind or kinds of insurance for which the Company is registered in Ontario; and the extent to which assets of the Company have been deposited in various countries as special security for the policyholders of those several countries. In the present report, except in the case of new admissions to registry, it has not been considered necessary to set out all of these details. Where any change has occurred in the Company's powers or status, of which the Department of Insurance has had notice, the nature and extent of such change are indicated.

All the Companies in Division A, except Ocean Marine Companies and (since 4th May, 1910, Inland Marine Companies, see 9-10 Edward VII. (1910, c. 32 (D)), make financial statements annually to the Dominion of Canada; and those statements, as revised by the Dominion Superintendent, can be found in the Superintendent's Annual Report. The balance sheets, therefore, printed here, under Division A, are limited to those of Ocean and Inland Marine Companies.

The deposits of Companies in this division have been revised up to the 1st April, 1915.

DIVISION A

ALLIANCE ASSURANCE COMPANY, LIMITED.

Register No. 5399. Certificate of Registry 3020.

1. Head Office, London, England. Chief Agent and Attorney for Ontario, Alfred W. Smith, Toronto. Suits by or against the Company may be brought in the name of the Alliance Assurance Company, Limited.

2. The Company was originally constituted by deed of settlement dated the 4th August, 1824, under the name of the Alliance British and Foreign Life and Fire Assurance Company. The corporate name was changed to the Alliance Assurance Company, and the Company is now governed by the Act of the Imperial Parliament 49 and 50 Vict., chap. 74 (the Alliance Assurance Company's Act, 1886), and by the said deed as thereby altered. The Company was under the (Imperial) Companies Act, 1862 to 1900, registered as a Limited Company, 11th April, 1902.

3. *The members are related* as shareholders in a joint stock company with a capital of five million pounds, divided into 250,000 shares, each of the nominal amount of £20, on each of which the sum of £2 4s. is deemed to have been paid. The contracts of the Company contain a clause limiting the liabilities of the shareholders to the amount remaining unpaid on his or her share or shares; and see new paragraph 2 *supra*.

NOTE.—The clause above referred to is as follows: "Provided always that no member of the Company shall be liable for more than the unpaid portion of his share or shares in the Capital of the Company."

4. The Company is now authorized by license issued by the Dominion of Canada, bearing date the 31st day of March, 1915, and expiring on the 31st day of March, 1916, to transact Fire, Accident, Sickness and Guarantee Insurance. The Company is also registered under the Ontario Insurance Act to transact Ocean and Inland Marine Insurance.

5. *Deposited Assets.*—Assets of the Company are deposited and held in Canada as special security for the policyholders therein as follows: Deposit accepted at the value of $303,777, held by the Receiver-General of Canada.

CANADA LIFE ASSURANCE COMPANY.

Register No. 5288. Certificate of Registry No. 2909.

DIRECTORS AND OFFICERS.

Directors.—Herbert C. Cox, Toronto; Adam Brown, Hamilton; Alexander Bruce, K.C., Toronto; E. R. Wood, Toronto; Kenneth McKenzie, Winnipeg; J. H. Plummer, Toronto; Leighton McCarthy, K.C., Toronto; Robert Bickerdike, M.P., Montreal; Hon. J. A. Lougheed, Calgary, Alta.; Col. the Hon. John M. Gibson, K.C.M.G., Hamilton; Duncan Coulson, Toronto; H. A. Richardson, Toronto; Robert Stuart, Chicago, Ill.; F. Le M. Grasett, M.D., Toronto.

Officers.—Herbert C. Cox, President and Manager, Toronto; J. H. Plummer, Vice-President, Toronto; C. R. Acres, Secretary, Toronto.

1. Head Office, Toronto, Ont. Suits by or against the Company may be brought in the name of The Canada Life Assurance Company.

2. *The legislative enactments* by which the powers, duties, rights and obligations of the Company are now declared, defined, limited or governed, are the following: Province of Canada, 12 Vict., chap. 168, an Act to incorporate the Canada Life Assurance Company; Dominion of Canada, 42 Vict., chap. 71, an Act to amend the Act incorporating the Canada Life Insurance Company, 56 Vict., chap. 76; Canada (1910), chap. 32, The Insurance Act.

3. *The members are related* as shareholders in an incorporated joint stock company and the liability of the members is limited to the amount of shares held by them.

4. The Company is now authorized by license issued by the Dominion of Canada bearing date 31st day of March, 1915, and expiring on the 31st day of March, 1916, to transact Life Insurance.

5. *Deposited assets.*—Assets of the Company are deposited and held in Canada as special security for the policyholders therein as follows: Deposit accepted at the value of $59,090, held by the Government of Canada.

Recent legislation respecting the Canada Life Assurance Company was noted in the report of 1893; see also Statutes of Canada, 1899, 62-3 Vict., chap. 99; 1909 (D.), chap. 104, assented to 19th May, 1909.

ÆTNA LIFE INSURANCE COMPANY.

Register No. 5284. Certificate of Registry No. 2905.

1. Head Office, Hartford, Conn. Chief Agent and Attorney for Ontario, T. B. Parkinson, Toronto. Suits by or against the Company may be brought in the name of the Ætna Life Insurance Company.

2. *The legislative enactments* by which the powers, duties, rights and obligations of the Company are now declared, defined or governed, are the following: State of Connecticut, 1878, an Act to amend the Charter of the Ætna Life Insurance Company of Hartford; State of Connecticut, 1882, amending the charter of the Ætna Life Insurance Company; State of Connecticut, 1883, amending the charter of the Ætna Life Insurance Company.

3. *The members are related* as shareholders in an incorporated stock company, and the liability of the members is limited to the amount of their capital stock. The amount of the capital stock is $2,000,000.

4. The Company is now authorized by license issued by the Dominion of Canada, bearing date the 31st day of March, 1915, and expiring on the 31st day of March, 1916, to transact Life Insurance.

5. *Deposited assets.*—Assets of the Company are deposited and held in Canada as special security for the policyholders therein as follows: Those marked A are applicable solely to policies existing 31st March, 1878; those marked B to policies issued subsequently. Deposit accepted at the value of $5,019,313, being $100,000 (A), and $4,919,313 (B).

THE STANDARD LIFE ASSURANCE COMPANY.

Register No. 5292. Certificate of Registry No. 2913.

Directors and Officers.

Directors.—E. B. Greenshields, Montreal; H. V. Meredith, Montreal; E. T. Galt, Montreal; D. Forbes Angus, Montreal; C. B. Gordon, Montreal; F. W. Molson, Montreal.

Officers.—E. B. Greenshields, Chairman; D. M. McGoun, Manager for Canada; W. H. Clark, Assistant Manager, Montreal, Que.

1. Head Office, Edinburgh, Scotland. Chief Agent and Attorney for Ontario, Frederick William Doran, Toronto. Suits by or against the Company may be brought in the name of the manager for the time being, or in the name of any three of the Directors for the time being of the said Company.

2. *The legislative enactments* by which the powers, duties, rights and obligations of the Company are now declared, defined or governed are the following: United Kingdom of Great Britain and Ireland, 2 Will. IV., chap. 81, Standard Life Assurance Company's Act, 1832; 8 and 9 Vict., chap. 75, Standard Life Assurance Company's Act, 1845; 22 and 23 Vict., chap. 27, Standard Life Assurance Company's Act, 1859; 44 Vict., chap. 26, Standard Life Assurance Company's Act, 1881; 54 Vict., chap. 6, Standard Life Assurance Company's Act, 1891. Province of Quebec, 51 and 52 Vict., chap. 120, an Act to authorize the Standard Life Assurance Company to sue and be sued, and to acquire and hold real estate under the name of the Standard Life Assurance Company. Province of Ontario, 56 Vict., chap. 106; R.S.O. 1897, c. 203; Dominion of Canada (1910), chap, 32, The Insurance Act,

3. *The members are related* as shareholders in an incorporated joint stock company with a capital of £500,000, divided into 10,000 shares of £50 each, of which £12 has been paid. The paid-up capital is thus £120,000, and the liability of the members is limited to the amount remaining unpaid upon the shares held by them, being £38 per share.

4. The Company is now authorized by license issued by the Dominion of Canada, bearing date the 31st day of March, 1915, and expiring on the 31st day of March, 1916, to transact Life Insurance.

5. *Deposited assets.*—Assets of the Company are deposited and held in Canada as special security for the policyholders therein as follows: Deposits accepted at the value of $5,784,771, being $133,622 Life A, and $5,651,149 Life B; also $2,501,137 vested in Canadian Trustees under the Insurance Act.

COMMERCIAL UNION ASSURANCE COMPANY (LIMITED).

Register No. 5389. Certificate of Registry No. 3010.

1. Head Office, London England. Chief Agent and Attorney for Ontario, Geo. Ross Hargraft, Toronto. Suits by or against the Company may be brought in the name of the Commercial Union Assurance Company (Limited).

2. *The legislative enactments* by which the powers, duties, rights and obligations of the Company are now declared, defined or governed are the following: *Public General Acts of the United Kingdom*: 25 and 26 Vict., chap. 89, The Companies Act, 1862; 27 Vict., chap. 19, The Companies Seal Act, 1864; 30 and 31 Vict., chap. 131, The Companies' Act, 1867; 33 and 34 Vict., chap. 104, The Joint Stock Companies' Arrangement Act, 1870; 40 and 41 Vict., chap. 26, The Companies Act, 1877; 42 and 43 Vict., chap. 76, The Companies' Act, 1879; 43 Vict., chap. 10, The Companies' Act, 1880; 46 and 47 Vict., chap. 25, The Companies' Act, 1883; 46 and 47 Vict., chap. 30, The Companies' (Colonial Registers) Act, 1882; 49 Vict., chap. 33, The Companies' Act, 1886; 53 and 54 Vict., chap. 93, The Companies' (Memorandum of Association) Act, 1890; 53 and 54 Vict., chap. 63, The Companies' Winding Up Act, 1890; *Private Acts*: 45-50 Vict., chap. 75 (Vesting of Securities and Property in Trustees, etc.); 53-4 Vict., c. 172 (Extension of Objects).

3. *The members are related* as shareholders in an incorporated joint stock company, the share capital of which consists of 50,000 shares of £50 each, and the liability of the members is limited to the amount remaining unpaid upon the shares held by them.

4. The Company is now authorized by license issued by the Dominion of Canada, bearing date the 31st day of March, 1915, and expiring on the 31st day of March, 1916, to transact Fire and Life Insurance. The Company is also registered under the Ontario Insurance Act to transact Ocean and Inland Marine Insurance.

5. *Deposited assets.*—Assets of the Company are deposited and held in Canada as special security for the policyholders therein as follows: Deposit Accepted at the value of $1,161,028, being $107,067 Life A, $167,280 Life B, and $886,681 Fire.

CONFEDERATION LIFE ASSOCIATION

Register No. 5285. Certificate of Registry No. 2906.

Directors and Officers.

Directors.—W. D. Matthews, Toronto; J. K. Macdonald, Toronto; Sir E. B. Osler, M.P., Toronto; John Macdonald, Toronto; Cawthra Mulock, Toronto; Joseph Henderson, Toronto; Lt.-Col. A. E. Gooderham, Toronto; Thos. J. Clark, Toronto; Lt.-Col. J. F. Michie, Toronto; W. C. Macdonald, Toronto; Lt.-Col. Frederick Nicholls, Toronto; Peleg Howland, Toronto.

Officers.—J. K. Macdonald, President, Toronto; W. D. Matthews, Vice-President, and Chairman of the Board, Toronto; Sir Edmund B. Osler, M.P., Vice-President, Toronto; W. C. Macdonald, Managing Director, Toronto.

1. Head Office, Toronto, Ontario. Suits by or against the Company may be brought in the name of the Confederation Life Association.

2. *The legislative enactments* by which the powers, duties, rights and obligations of the company are now declared, defined, limited or governed are as follows: Canada 34 Vict., 1871, chap. 54, an Act to incorporate the Confederation Life Association; 37 Vict., 1874, chap. 58, an Act to amend the Act incorporating the Confederation Life Association; 42 Vict., 1879, chap. 72; an Act to amend the Act of Incorporation of the Confederation Life Association; 53 Vict., 1890, chap. 45, an Act relating to the Confederation Life Association.

3. *Members, how related.*—Certain of the members are related as shareholders in an incorporated joint stock company. The amount of the authorized capital stock, of which the full amount has been subscribed, is $1,000,000 divided into 10,000 shares of $100 each. Ten per cent., $100,000, has been paid. (The capital stock was originally $500,000 and increased to $1,000,000 under authority of charter.) The liability of those members who are shareholders is limited to the amount of the subscribed capital stock. The Association being incorporated on the stock and mutual plan combined, certain of the members are related as policyholders and are entitled along with the shareholders to vote and take part in the proceedings at all general and special meetings of the Association, and they participate (in the mutual branch of the Company's business) in the distribution of surplus or profits earned to the extent of not less than ninety per cent.

4. The Company is now authorized by license issued by the Dominion of Canada bearing date 31st of March, 1915, and expiring on the 31st day of March, 1916, to transact Life Insurance.

5. *Deposited assets.*—Assets of the Company are deposited and held in Canada as special security for the policyholders therein as follows: Deposit $85,367, accepted at the value of $75,692, held by the Dominion Government.

ROYAL INSURANCE COMPANY, LIMITED.

Register No. 5301. Certificate of Registry No. 2922.

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1. Head Office, Liverpool, England. Chief Agent and Attorney for Ontario, Percy J. Quinn, Toronto. Suits by or against the company may be brought in the name of the Royal Insurance Company, Limited.

2. *The legislative enactments* by which the powers, duties, rights and obligations of the Company are now declared, defined or governed are the following: United Kingdom, 25 and 26 Vict., chap. 89, The Companies' Act, 1862; United Kingdom, 54 and 55 Vict., chap. 81, an Act to define and extend the objects of the Royal Insurance Company to provide for the transfer to that Company of the business of The Queen Insurance Company and for other purposes.

3. The Royal Insurance Company, Limited (originally constituted by Deed of Settlement, dated the 31st day of May, 1845, completely registered under the Companies' Act, 1845, and re-registered with unlimited liability under The Companies' Act, 1862) *was incorporated* under The Companies' Acts, 1862 to 1900 as a *Limited Company* on the 19th June, 1907. F. p. 367.

4. The Company is now authorized by license issued by the Dominion of Canada, bearing date the 31st day of March, 1915, and expiring on the 31st day of March, 1916, to transact Fire and Life Insurance.

5. *Deposited assets.*—Assets of the Company are deposited and held in Canada as special security for the policyholders therein as follows: Deposit accepted at the value of $2,239,929, being $920,817 Life and $1,319,112 Fire.

WESTERN ASSURANCE COMPANY.

Register No. 5424. Certificate of Registry No. 3045.

Directors and Officers.

Directors.—E. R. Wood, Toronto; Robt. Bickerdike, M.P., Montreal; D. B. Hanna, Alex. Laird, Z. A. Lash, K.C., LL.D., A. Myers, Geo. A. Morrow, Frederic Nicholls, Sir Henry Pellatt, Toronto; W. R. Brock, Toronto; John Hoskin, K.C., LL.D., Toronto; J. K. Osborne, Toronto; W. B. Meikle, Toronto; H. C. Cox, Toronto.

Officers.—W. R. Brock, President, Toronto; W. B. Meikle, Vice-President and Managing Director, Toronto; C. C. Foster, Secretary, Toronto.

1. Head Office, Toronto, Ontario. Suits by or against the Company may be brought in the name of the Western Assurance Company.

2. *The members of the Company are all related* to each other as shareholders in a joint stock company, and the liability of the members is limited to the amount remaining unpaid upon the shares held by them.

3. The Company is now authorized by license issued by the Dominion of Canada, bearing date 31st day of March, 1915, and expiring on the 31st day of March, 1916, to transact Fire, Inland Transportation, Lightning, Explosion and Tornado Insurance. The Company is also registered under the Ontario Insurance Act to transact Ocean and Inland Marine Insurance.

4. *Deposited assets.*—Assets of the Company are deposited in Canada as special security for the policyholders therein as follows: Deposit accepted at the value of $75,187, held by the Receiver-General of Canada.

THE NORTHERN ASSURANCE COMPANY, LIMITED.

Register No. 5316. Certificate of Registry No. 2937.

1. Head Office, London, England, and Aberdeen, Scotland. Chief Agent and Attorney for Ontario, Edwin P. Pearson, Toronto. Suits by or against the Company may be brought in the name of the Northern Assurance Company.

2. *The legislative enactments* by which the powers, duties, rights and obligations of the Company are now declared, defined, limited or governed are the following: Acts of the Parliament of the United Kingdom of Great Britain and Ireland, 1865, chap. 123, The Northern Assurance Act, 1865; 1874, 37 Vict., chap. 9, The Northern Assurance Act, 1874; 1889, 52 and 53 Vict., chap. 35, Northern Assurance Act, 1889; 62-3 V., s. 16 (Extension of objects, investments of funds, etc.).

3. *The members are related* as shareholders in an incorporated joint stock company and the liability of the members is unlimited, but each contract of assurance contains a clause limiting the liability of shareholders in respect of same to the amount remaining unpaid upon the shares held by them.

NOTE.—The clause referred to is as follows: "Provided always, that it is hereby agreed that the capital stock and funds of the Company shall alone be liable to answer and make good all demands under or by virtue of this policy, and that no shareholder or member of the Company shall be liable to any such demands, nor be in any wise charged or chargeable by reason of this policy beyond the amount unpaid on his or her share or shares in the Company."

4. The Company is now authorized by license issued by the Dominion of Canada, bearing date the 31st day of March, 1915, and expiring on the 31st day of March, 1916, to transact Fire Insurance.

5. *Deposited assets.*—Assets of the Company are deposited and held in Canada as special security for the policyholders therein as follows: Deposit accepted at the value of $668,359, held by the Receiver-General of Canada.

THE LIVERPOOL AND LONDON AND GLOBE INSURANCE COMPANY, LIMITED.

Register No. 5314. Certificate of Registry No. 2935.

Directors.—Thomas J. Drummond, Montreal; Sir Alex. Lacoste, Montreal; M. Chevalier, Montreal; W. M. Macpherson, Montreal; Sir Frederick William Taylor, Montreal.

Officers.—J. Gardner Thompson, Resident Manager, Montreal; Lewis Laing, Assistant Manager, Montreal.

1. Head Office, Liverpool, England. Chief Agent and Attorney for Ontario, William Henry Sherman, Toronto. Suits may be brought by or against the Company in the name of the Chairman, Deputy Chairman or any of the Directors of the said Company, or the Company itself.

2. *The legislative enactments* by which the powers, duties, rights and obligations of the Company are now declared, defined or governed are the following:—Parliament of the United Kingdom of Great Britain and Ireland, 6 and 7 William IV., chap. 119, 14th July, 1836, an Act to enable the Liverpool Fire and Life Insurance Company to sue and be sued in the name of the Chairman, Deputy Chairman or any one of the Directors of the said Company, and for other purposes; 10 and 11 Vict., chap. 268, 22nd July, 1847, an Act to change the name of the Liverpool Fire and Life Insurance Company and for other purposes; 27 and 28 Vict., chap. 116, 23rd June, 1864, an Act to confirm an agreement for the amalgamation of the Globe Insurance Company with the Liverpool and London Fire and Life Insurance Company, and to alter the name of the last mentioned Company and for other purposes; 52 and 53 Vict., chap. 150, 12th August, 1890, an Act for extending and amending the Acts relating to the Liverpool and London and Globe Insurance Company, and for other purposes; 61-2 V., c. 68 (Extension and definition of objects of Company); 10 Edw. 7 and 1 Geo. 5, chap. 27 (Imp. 1910), an Act to provide for registration as a Limited Company, and for other purposes.

3. *The members are related* as stockholders in an incorporated joint stock company, and the liability of the members is limited.

4. The Company is now authorized by license issued by the Dominion of Canada, bearing date the 31st day of March, 1915, and expiring on the 31st day of March, 1916, to transact Fire and Life Insurance.

5. *Deposited assets.*—Assets of the Company are deposited and held in Canada as special security for the policyholders therein as follows: Deposit accepted at the value of $1,345,793.

PHŒNIX ASSURANCE COMPANY, LIMITED.

[Collective or corporate names: From A.D. 1783 to 1813, The New Fire Office, or Phœnix Society; from A.D. 1813 to 1902, The Phœnix Assurance Company; from 1902 to the present time The Phœnix Assurance Company, Limited.]

Register No. 5408. Certificate of Registry No. 3029.

1. Head Office, London, England. Chief Agent and Attorney for Ontario, Douglas Kay Ridout, Toronto, Ontario. Suits by or against the Company may be brought in the name of the Secretary or any member of the Company.

2 *The members are now related* as shareholders in an incorporated joint stock company, limited, in the capital of which they are interested in proportion to the number of shares they hold, and the liability of the members is limited to the amount remaining unpaid on the shares held by them respectively. Legislation (private): 58-9 V., c. 73 (Imp.) The Phœnix Assurance Company's Act, 1895, re-enactment of 53 Geo. III., c. 212 (with amendments) increasing capital, etc.; 1908, 7-8 Edward VII., (D.), chap. 145.

3. By agreement dated 10th July, 1907, duly ratified by Order of the High Court of Justice, for England, dated 23rd November, 1907, under the provision of the Imperial Statute in that behalf, The Pelican and British Empire Life Office agreed to transfer to The Phœnix Assurance Company, Limited, the undertaking and business of the former Company, which transfer the latter Company by Resolution dated 18th December, 1907, agreed to accept; and by Special Act, 7-8 Ed. VII. (1908), c. 145 (D), the Dominion authorized The Phœnix Assurance Company, Limited, to be licensed to carry on in Canada, in addition to its fire insurance business, the existing Canadian business of The Pelican and British Empire Life Office.

4. The Company is now authorized by license issued by the Dominion of Canada, bearing date the 31st day of March, 1915, and expiring on the 31st day of March, 1916, to transact Fire and Life Insurance. The Company is also registered under The Ontario Insurance Act to transact Ocean Marine Insurance.

5. *Deposited assets.*—Assets of the Company are deposited and held in Canada as special security for the policyholders therein as follows: Deposit accepted at the value of $1,283,944; being $386,712 Life and $897,232 Fire; also $1,747,627 vested in Canadian Trustees under the Insurance Act.

LONDON AND LANCASHIRE FIRE INSURANCE COMPANY, LIMITED.

Register No. 5344. Certificate of Registry No. 2965.

1. Head Office, Liverpool, England. Chief Agent and Attorney for Ontario, Alfred Wright, Toronto. Suits by or against the Company may be brought in the name of The London and Lancashire Fire Insurance Company.

2. *The legislative enactments* by which the powers, duties, rights and obligations the Company are now declared, defined or governed are the following: Parliament of

Great Britain, 7 and 8 Vict., chap. 210, an Act for Registration, Incorporation and Regulation of Joint Stock Companies; 25 and 26 Vict., chap. 89, The Companies' Act, 1862; 31 and 32 Vict., chap. 131, The Companies' Act, 1867; 33 and 34 Vict., chap. 134, The Joint Stock Companies' Arrangement Act; 40 and 41 Vict., chap. 26, The Companies' Act, 1877; 42 and 43 Vict., chap. 76, The Companies Act, 1879; 43 Vict., chap. 19, The Companies' Act, 1880; 49 Vict., chap. 23, The Companies' Act, 1886; 51 and 52 Vict., chap. 62, The Preferential Payment in Bankruptcy Act, 1888; 53 and 54 Vict., chap. 62, The Companies' Memorandum of Association Act, 1890; 53 and 54 Vict., chap. 63, The Companies' Winding-up Act, 1890; 53 and 54 Vict., chap. 64, The Directors' Liability Act, 1890.

3. *The members are related* as shareholders in an incorporated joint stock company, and the liability of the members in respect of any claim or demand under the Company's policies is limited to the amount remaining unpaid upon the shares respectively held by such member.

4. The Company is now authorized by license issued by the Dominion of Canada, bearing date 31st March, 1915, and expiring on 31st March, 1916, to transact Fire Insurance. The Company is also registered under the Ontario Insurance Act to transact Inland Marine Insurance.

5. *Deposited assets.*—Assets of the Company are deposited and held in Canada as special security for the policyholders therein as follows: Deposit accepted at the value of $613,282 held by the Receiver-General.

THE MUTUAL LIFE INSURANCE COMPANY OF NEW YORK.

Register No. 5395. Certificate of Registry No. 3016.

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1. Head Office, New York City. Chief Agent and Attorney for Ontario, Albert E. Donovan, M.P.P., Toronto. Suits by or against the Company may be brought in the name of The Mutual Life Insurance Company of New York.

2. *The legislative enactments* by which the powers, duties, rights and obligations of the Company are now declared, defined or governed are the following: State of New York, 1842, chap. 246, an Act to incorporate the Mutual Life Insurance Company of New York; State of New York, 1851, chap. 60, an Act to amend the Act entitled an Act to incorporate The Mutual Life Insurance Company of New York, passed April 12, 1842; State of New York, 1862, chap. 131, an Act in relation to the dividends of The Mutual Life Insurance Company of New York.

3. *The members are related mutually.* There is no share capital and no personal liability of the assured, who constitute the members.

4. The Company is now authorized by license issued by the Dominion of Canada, bearing date 31st of March, 1915, and expiring the 31st day of March, 1916, to transact Life Insurance.

5. *Deposited assets.*—Assets of the Company are deposited and held in Canada as security for the policyholders therein as follows: Deposit accepted at the value of $2,853,590, held by the Receiver-General at Ottawa; also $5,009,895 in hands of Canadian Trustees under the Insurance Act.

THE QUEEN INSURANCE COMPANY OF AMERICA.

Register No. 5300. Certificate of Registry No. 2921.

1. Head Office, New York City. Chief Agent and Attorney for Ontario, George H. Muntz, Toronto. Suits by or against the Company may be brought in the name of The Queen Insurance Company of America.

2. *The legislative enactments* by which the powers, duties, rights and obligations of the Company are now declared, defined or governed are the following: New York, 1853, chap. 466, an Act entitled an Act to provide for the incorporation of Insurance Companies and Acts supplementary thereto.

3. *The members are related* as shareholders in an incorporated joint stock company, and the liability of shareholders is limited to the amount of capital stock held by them respectively, and said capital stock is fully paid up.

4. The Company is now authorized by license issued by the Dominion of Canada, bearing date the 31st March, 1915, and expiring on the 31st day of March, 1916, to transact Fire, Inland Transportation and Automobile Insurance.

5. *Deposited assets.*—Assets of the Company are deposited and held in Canada as special security for the policyholders therein as follows: Deposit accepted at the value of $582,866.

QUEBEC FIRE ASSURANCE COMPANY.

Register No. 5337. Certificate of Registry No. 2958.

Directors and Officers.

Directors.—William A. Sims, Orillia; Alfred Wright, Toronto; A. E. Blogg, Toronto; A. W. Blake, Winnipeg; V. Chatéauvert; R. Audette, Quebec; Colin E. Sword, Montreal; Alex. MacLean, Toronto.

Officers.—V. Chatéauvert, President, Quebec; Colin E. Sword, Vice-President and Manager, Quebec; Geo. E. Henderson, Secretary, Quebec.

1. Head Office, Quebec City, Province of Quebec. Chief Agent and Attorney for Ontario, Alfred Wright, Toronto.

2. *The legislative enactments* by which the powers, duties, rights and obligations of the Company are now declared, defined or governed are the following: Province of Lower Canada, 16 Geo. IV., chap. 11 (an Act to incorporate the Quebec Fire Insurance Company); Dominion of Canada, 46 Vict., chap. 83, 1883, an Act to further reduce the capital stock of the Quebec Fire Assurance Company.

3. *The members are related* as shareholders in an incorporated joint stock company, and the liability of the members is limited to the amount remaining unpaid upon the shares held by them.

4. The Company is now authorized by license issued by the Dominion of Canada, bearing date 31st March, 1915, and expiring on the 31st day of March, 1916, to transact Fire Insurance.

5. *Deposited assets.*—Assets of the Company are deposited and held in Canada as special security for the policyholders therein as follows: Deposit accepted at the value of $214,306, held by Insurance Branch, Finance Department, Ottawa.

GUARDIAN ASSURANCE COMPANY (LIMITED), LONDON, ENGLAND.

Register No. 5363. Certificate of Registry No. 2984.

Canadian Trustees.

H. W. Blackwell, Chairman, Montreal; Tancrede Bienvenu, Montreal; J. O. Gravel, Montreal; H. M. Lambert, Manager, Montreal.

1. Head Office, London, England. Chief Agent and Attorney for Ontario, Hiram Norton DeWitt, Toronto. Suits by or against the Company may be brought in the name of the Company, which (as mentioned below), became on the 25th May, 1893, incorporated as a Company limited by shares.

2. *The legislative enactments* by which the powers, duties, rights and obligations of the Company are now declared, defined or governed are the following: United Kingdom, 13 and 14 Vict., 1850, chap. 25, an Act for the better enabling the Guardian Fire and Life Assurance Company to sue and be sued, and to alter certain provisions of their Deeds of Settlement, and to give other powers to the Company; 29 and 30 Vict., 1866, chap. 225, an Act to enable the Guardian Fire and Life Assurance Company to reduce the amount of their paid-up subscription capital stock, and to alter certain provisions of their Deed of Settlement and to amend the Guardian Assurance Company's Act, 1850, and to give further powers to the Company and Directors thereof; 33 and 34 Vict., 1870, chap. 61, The Life Assurance Company's Act, and the Guardian Assurance Company's Act, 1893. More particularly referred to below.

3. *The members, prior to the 25th of May, 1893, were related* as shareholders in an unincorporated joint stock company, and the liability of the members was unlimited except so far as their liability was limited by the 51st article of the Deeds of Settlement, which required that all policies and instruments of assurance to be granted by the Company should contain a proviso limiting the liability of the shareholders in the Company to the amount of their respective shares in the capital stock and funds of the Company, and by the 109th article of the same deed which required that all deeds and contracts entered into by the Directors and other officers of the Company should contain a like proviso, and by the proviso to the effect aforesaid, which by the practice of the Company was actually inserted in all the policies of insurance issued by the Company. The Company was advised that by the laws of the United Kingdom the effect of the said articles and proviso when so inserted was to restrict the liability of the shareholders to the amount remaining unpaid upon the shares held by them, so far as regarded their liability to the persons assured by or claiming under such policy, instrument, deed or contract containing such proviso.

By the Guardian Assurance Company's Act, 1893 (Imp.), which received the Royal Assent April 29th, 1893 (56-7 V., c. 13), the Company was empowered to register under

the Companies' Act, 1862 to 1890, as a limited liability Company, and this was done on the 25th of May, 1893. Section 9 of the Act of 1893 provides: "Nothing in this Act shall operate to prejudice or affect the rights of the existing policyholders of the Company." Copies of the Act of 1893, of the Memorandum of Association, 1893, and the Certificate of Incorporation are filed in the Department of Insurance for Ontario.

4. The Company is now authorized by license issued by the Dominion of Canada, bearing date the 31st March, 1915, and expiring on the 31st day of March, 1916, to transact Fire Insurance.

5. *Deposited assets.*—Assets of the Company are deposited and held in Canada as special security for the policyholders therein as follows: Deposit accepted at the value of $751,201, held by the Receiver-General of Canada.

THE GUARANTEE COMPANY OF NORTH AMERICA.

Register No. 5360. Certificate of Registry No. 2981.

Directors and Officers.

Directors:—Hartland S. MacDougall, Montreal; George Hague, Montreal; James G. Cannon, New York; J. B. Forgan, Chicago; H. E. Rawlings, Montreal; Hon. E. C. Smith, St. Albans, Vt.; P. Stockton, Boston; H. T. Meredith, Montreal; John Macdonald, Toronto; E. F. Hebden, Montreal.

Officers:—Hartland S. MacDougall, President, Montreal; H. E. Rawlings, Vice-President and Managing Director, Montreal; R. B. Scott, Secretary, Montreal.

1. Head Office, Montreal, Province of Quebec. Chief Agent and Attorney for Ontario, William A. Medland, Toronto. Suits by or against the Company may be brought in the name of The Guarantee Company of North America.

2. *The legisaltive enactments* by which the powers, duties, rights and obligations of the Company are now declared, defined and governed are the following: Province of Canada, 14 and 15 Vict., chap. 36, 1851, an Act to incorporate The Canada Guarantee Company; Dominion of Canada, 35 Vict., chap. 22, 1873, an Act to amend the Act incorporating The Canada Guarantee Company; Canada, 43 Vict., chap. 71, 1880, an Act further to amend the Act therein cited, incorporating The Canada Guarantee Company; Canada, 44 Vict., chap. 57, 1881, an Act further to amend the Act incorporating The Canada Guarantee Company, and to change the name of the said Company to The Guarantee Company of North America.

3. *The members are related* as shareholders in an incorporated joint stock company, and the liability of the members is limited to the amount remaining unpaid upon the shares held by them.

4. The Company is now authorized by license issued by the Dominion of Canada, bearing date 31st of March, 1915, and expiring on the 31st day of March, 1916, to transact Guarantee Insurance.

5. *Deposited assets.*—Assets of the Company are deposited and held in Canada as special security for policyholders therein as follows: Deposits accepted at the value of $57,822, held by Receiver-General of Canada.

NORTH AMERICAN LIFE ASSURANCE COMPANY.

Register No. 5429. Certificate of Registry No. 3050.

Directors and Officers.

Directors.—L. Goldman, A.I.A., F.C.A., Toronto; Lt.-Col. D. McCrae, Guelph; E. Gurney, Toronto; J. Kerr Osborne, Toronto; John N. Lake, Toronto; M. J. Haney, Port Credit; W. K. George, Toronto; J. A. Patterson, K.C., Toronto; Hamilton Cassels, K.C., Toronto.

Officers.—Edward Gurney, President, Toronto; L. Goldman, A.I.A., F.C.R., 1st Vice-President and Managing Director, Toronto; J. K. Osborne, 2nd Vice-President, Toronto; W. B. Taylor, B.A., LL.B., Secretary, Toronto.

1. Head Office, Toronto. Suits by or against the Company may be brought in the name of The North American Life Assurance Company.

2. *Company, how constituted or incorporated.*—The Company was incorporated under Dominion Act, 42 Vict., chap. 73; see also 60-1 V., c. 79 (D.), respecting guarantee fund and investments and to extend business.

3. *The members are related* as shareholders in a joint stock company, and the liability of the members is limited to the amount unpaid, viz., $240,000. Guarantee Fund, $300,000; paid in cash thereon, 20 per cent., $60,000. (See the following Acts of Canada: 42 Vict., chap. 73; 45 Vict., chap. 98.)

4. The Company is now authorized by license issued by the Dominion of Canada, bearing date 31st of March, 1915, and expiring on the 31st day of March, 1916, to transact Life Insurance.

5. *Deposited assets.*—Assets of the Company are deposited and held in Canada as special security for the policyholders therein as follows: Deposit accepted at the value of $57,950, held by Dominion Government.

THE ATLAS ASSURANCE COMPANY, LIMITED.

Register No. 5369. Certificate of Registry No. 2990.

Directors and Officers.

Directors.—Herbert Brooks, Henry John Gardiner, Francis Alexander Johnston, Oswal Cecil Magnaic, Harry Mosenthal, Eugene Frederick Noel, Samuel J. Pipken, W. H. N. Goschen, Sir John Denison-Pender, K.C.M.G., Kenneth L. C. Prescott, John Annan Bryce, M.P., Rhys Williams, Right Hon. Lord Inchcape.

Officers.—Herbert Brooks, Chairman; Francis Alexander Johnston, Vice-Chairman; Samuel J. Pipken, General Manager and Secretary.

1. Head Office, London, England. Chief agent and Attorney for Ontario, Irving Wells Smith, Toronto. Suits by or against the Company may be brought in the name of the Chairman and Secretary for the time being.

2. *The legislative enactments* by which the powers, duties, rights and obligations of the Company are now declared, defined or governed, are the following: 54 Geo. III., chap. 79 (Imp.), an Act to enable The Atlas Assurance Company to sue and be sued in the name of their Chairman or Secretary under certain regulations; the Life Assurance Companies Act, 1870, and Acts amending it. The Company was incorporated under the Companies' Acts (Imp.), 1862 to 1900 as a limited company on the 13th June, 1901, under the name "Atlas Assurance Company, Limited."

3. *The members are related* as shareholders in an incorporated joint stock company, and the liability of the members is limited to the amount unpaid upon the shares held by them. The Company has a capital of £1,200,000, consisting of 24,000 shares of £50 each, on each of which shares the sum of £6 has been paid.

4. The Company is now authorized by license issued by the Dominion of Canada, bearing date 31st of March, 1915, and expiring on the 31st day of March, 1916, to transact Fire Insurance.

5. *Deposited assets.*—Assets of the Company are deposited and held in Canada as special security for the policyholders therein as follows: Deposit accepted at the value of $469,660, held by Messrs. Glynn & Co., bankers, as Agent for the Receiver-General for the Dominion of Canada.

THE EQUITABLE LIFE ASSURANCE SOCIETY OF THE UNITED STATES.

Register No. 5333. Certificate of Registry No. 2954.

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1. Head Office, New York City. Chief Agent and Attorney for Ontario, DeWitt Davenport, Toronto. Suits by or against the Company may be brought in the name of the Equitable Life Assurance Society of the United States.

2. *The legislative enactments* by which the powers, duties, rights and obligations of the Company are now declared, defined or governed are the following: An Act to provide for the incorporation of Life and Health Insurance Companies and in relation to agencies of such companies, passed June 24th, 1853.

3. *Members, how related.*—Under the charter of the Society it is a mutual company, and all the profits are distributed among the policyholders. Under the law of New York State when the Society was incorporated, Life Insurance Companies were required to have a cash capital of $100,000. Dividends on said capital are limited to 7 per cent. per annum.

4. The Company is now authorized by license issued by the Dominion of Canada, bearing date 31st of March, 1915, and expiring on the 31st day of March, 1916, to transact Life Insurance.

5. *Deposited assets.*—Assets of the Company are deposited and held in Canada as special security for the policyholders therein as follows: (A) is applicable solely to policies existing 31st March, 1878, (B) to policies issued subsequently; Deposit accepted at the value of $4,924,519, being $100,000 (A) and $4,824,519 (B). Also $810,000 in the hands of Canadian Trustees under the Insurance Act.

SCOTTISH UNION AND NATIONAL INSURANCE COMPANY.

Register No. 5359. Certificate of Registry No. 2980.

1. Head Office, Edinburgh, Scotland. Chief Agent and Attorney for Ontario, William A. Medland, Toronto. Suits by or against the Company may be brought in the name of the Scottish Union and National Insurance Company.

2. *The legislative enactments* by which the powers duties, rights and obligations of the Company are now declared, defined or governed are the following: 41 Vict., chap. 53, 1878, The Scottish Union and National Insurance Company's Act, 1878; 49 Vict., chap. 6, 1886, The Scottish Union and National Insurance Company's Act, 1886; 55 Vict., chap. 17, 1892, The Scottish Union and National Insurance Company's Act, 1892.

3. The Company is now authorized by license issued by the Dominion of Canada, bearing date 31st of March, 1915, and expiring on the 31st day of March, 1916, to transact Fire and Tornado Insurance.

4. *Deposited assets.*—Assets of the Company are deposited and held in Canada as special security for the policyholders therein as follows: Deposit accepted at the value of $391,883, held by the Dominion Government.

NEW YORK LIFE INSURANCE COMPANY.

Register No. 5380. Certificate of Registry No. 3001.

1. Head Office, City of New York. Chief Agent and Attorney for Ontario, Edwin H. Brang, Toronto. Suits by or against the Company may be brought in the name of the New York Life Insurance Company.

2. *The legislative enactments* by which the powers, duties, rights and obligations of the Company are now declared, defined or governed are the following: New York, 1892, chap. 690, an Act in relation to Insurance Corporations constituting chapter 38 of the General Laws, New York, 1882, chap. 687, an Act to amend the General Corporation Law.

3. *The members are related* in the respect that the Company is a purely mutual Company, and that every person effecting insurance with the Company becomes a member of the Company and has the right to vote at the annual election of Trustees of the Company. There are no shareholders, and the liability of the members is limited to the terms of their respective policies.

4. The Company is now authorized by license issued by the Dominion of Canada, bearing date 31st of March, 1915, and expiring on the 31st day of March, 1916, to transact Life Insurance.

5. *Deposited assets.*—Assets of the Company are deposited and held in Canada as special security for the policyholders therein as follows: Deposit accepted at the value of $6,846,114, held by the Government; being $100,000 Life A and $6,746,114 Life B; also $4,723,780 vested in Canadian Trustees under the Insurance Act.

THE BRITISH AMERICA ASSURANCE COMPANY.

Register No. 5464. Certificate of Registry No. 3085.

Directors and Officers.

Directors.—W. R. Brock, Toronto; Augustus Myers, Toronto; John Hoskin, K.C., LL.D., Toronto; Col. Sir H. M. Pellatt, C.V.O., Toronto, R. Bickerdike, M.P., Montreal; D. B. Hanna, Toronto; Alex. Laird, Toronto; Z. A. Lash, K.C., Toronto; G. A. Morrow, Toronto; Lt.-Col. Frederick Nicholls, Toronto; J. K. Osborne, Toronto; E. R. Wood, Toronto; H. C. Cox, Toronto; W. B. Meikle, Toronto.

Officers.—W. R. Brock, President, Toronto; W. B. Meikle, Vice-President and General Manager, Toronto.

1. Head Office, Toronto. Suits by or against the Company may be brought in the name of the British America Assurance Company.

2. *The legislative enactments* by which the powers, duties, rights and obligations of the Company are now declared, defined, limited or governed are the following:—Canada, 17th May, 1882; 45 Vict., chap. 99, an Act to amend and consolidate as amended the several Acts relating to the British America Assurance Company; 56 Vict., chap. 75 (D.).

3. *The members are related* as shareholders in an incorporated joint stock company, and the liability of its members is *nil*, as the stock is fully paid up.

4. The Company is now authorized by license issued by the Dominion of Canada, bearing date the 31st of March, 1915, and expiring on the 31st day of March, 1916, to transact Fire and Hail Insurance. The Company is also registered under the Ontario Insurance Act to transact Ocean and Inland Marine Insurance.

5. *Deposited assets.*—Assets of the Company are deposited and held in Canada as special security for the policyholders therein as follows: $69,840 Municipal Debentures, and $21,400 Loan Company Debentures. (Accepted at $84,647.)

CALEDONIAN INSURANCE COMPANY.

Register No. 5307. Certificate of Registry No. 2928.

1. Head Office, Edinburgh, Scotland. Chief Agent and Attorney for Ontario, George Harold Muntz, Toronto. Suits by or against the Company may be brought in the name of The Caledonian Insurance Company.

2. *The legislative enactments* by which the powers, duties, rights and obligations of the Company are now declared, defined or governed are the following: Parliament of Great Britain and Ireland, 1846, chap. 45, an Act for incorporating the Caledonian Insurance Company, 1880, chap. 68, an Act to amend, vary and extend the powers of The Caledonian Insurance Company; 1892, 55-6 V., c. 7, an Act for enlarging the powers of The Caledonian Insurance Company and for amending the Company's Acts of 1846 and 1880.

3. *The members are related* as shareholders in an incorporated joint stock company, and the liability of the members is unlimited, but the policies of the Company contain a clause by which the liability is limited to the amount remaining unpaid upon the shares.

NOTE.—The clause above referred to is as follows: It is hereby expressly provided and declared that the capital stock and funds of the said Company for the time being shall alone be answerable for any demands rising under this policy, and that no shareholder or member of the said Company shall, under any circumstances, be subject or liable for more than the amount, not already called up, on his or her share or shares in the capital of the said Company at the time the claim shall rise.

4. The Company is now authorized by license issued by the Dominion of Canada, bearing date the 31st day of March, 1915, and expiring on the 31st day of March, 1916, to transact Fire Insurance.

5. *Deposited assets.*—Assets of the Company are deposited and held in Canada as special security for the policyholders therein as follows: Municipal Securities, $292,179; Loan Company Debentures, $133,833. South Australian Government Bonds, $48,667, total $474,679 (accepted at $448,836).

THE UNITED STATES LIFE INSURANCE COMPANY IN THE CITY OF NEW YORK.

Register No. 5385. Certificate of Registry No. 3006.

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1. Head Office, New York City. Chief Agent and Attorney in Ontario, Lewis A. Stewart, Toronto. Suits by or against the Company may be brought in the name of The United States Life Insurance Company in the City of New York.

2. *The legislative enactments* by which the powers, duties, rights and obligations of the Company are now declared, defined or governed are the following: New York, chap. 308, 1849; an Act to provide for the Incorporation of Insurance Companies, passed April 10th, 1849; chap. 710, 1870, an Act to amend the Charter of the United States Life Insurance Company, passed May 6th, 1870; chap. 624, 1872, an Act to amend the Charter of the United States Life Insurance Company in the City of New York, passed May 10th, 1872; chap. 44, 1882, an Act to amend the Charter of the United States Life Insurance Company in the City of New York, passed March 31st, 1882.

3. *The members are related* as shareholders in an incorporated joint stock company. The directors are elected by the owners of the capital stock, but the policyholders are eligible as directors. The capital is entitled to 6 per cent. interest only, all other profits belong to the policyholders. There is no liability of stockholders, as the capital stock ($440,000) is fully paid up.

4. The Company is now authorized by license issued by the Dominion of Canada, bearing date the 31st day of March, 1915, and expiring on the 31st day of March, 1916, to transact Life Insurance.

5. *Deposited assets.*—Assets of the Company are deposited and held in Canada as special security for the policyholders therein as follows: Deposit accepted at the value of $319,557, held by the Minister of Finance of the Dominion of Canada.

UNION MUTUAL LIFE INSURANCE COMPANY.

Register No. 5364. Certificate of Registry No. 2985.

1. Head Office, Portland, in the State of Maine. Chief Agent and Attorney for Ontario, Edwin J. Atkinson, Toronto. Suits by or against the Company may be brought in the name of The Union Mutual Life Insurance Company.

2. *The legislative enactments* by which the powers, duties, rights and obligations of the Company are now declared, defined or governed are the following: State of Maine, 1848, chap. 124, an Act to incorporate The Union Mutual Life Insurance Company; 1849, chap. 312, an Act in addition to an Act to incorporate The Union Mutual Life Insurance Company; 1864, chap. 315, an Act additional to an Act to incorporate the Union Mutual Life Insurance Company, and to amend an Act in addition thereto, approved of June 27th, 1849; 1869, chap. 10, an Act to amend the Charter of The Union Mutual Life Insurance Company; 1877, chap. 334, an Act to amend the Charter of the Union Mutual Life Insurance Company; 1878, chap. 74, an Act to consolidate, revise and amend the various Acts which constitute the Charter of The Union Mutual Life Insurance Company; 1889, chap. 526, an Act to amend the Charter of the Union Mutual Life Insurance Company; 1883 (Revised Statutes), chap. 49, Insurance and Insurance Companies; 1885, chap. 290, an Act to amend section 73 of chap. 39 of Revised Statutes, relating to licensing Insurance Agents; 1885, chap. 329, an Act providing for the Taxation of Life Insurance Companies; 1887, chap. 5, an Act to amend section 59, chap. 49, of the Revised Statutes relating to Securities; 1887, chap. 71, an Act to amend sections 91 and 92 of chap. 49 of the Revised Statutes relating to Life Insurance; 1889, chap. 258, an Act to amend section 65 of chap. 49 of the Revised Statutes relating to examinations of Insurance Companies; 1889, chap. 281, an Act to prohibit discrimination in Life or Endowment Insurance Policies; 1891, chap. 112, an Act to amend chap. 49 of the Revised Statutes relating to Insurance; 1891, chap. 128, an Act to prohibit discrimination in Life or Endowment Insurance Policies.

3. The Company is now authorized by license issued by the Dominion of Canada, bearing date the 31st day of March, 1915, and expiring on the 31st day of March, 1916, to transact Life Insurance.

4. *Deposited assets.*—Assets of the Company are deposited and held in Canada as special security for the policyholders therein as follows: Deposit accepted at the value of $1,701,583, being $100,000 (A), and $1,601,583 (B).

THE TRAVELERS INSURANCE COMPANY.

Register No. 5326. Certificate of Registry No. 2947.

1. Head office, Hartford, Conn. Chief Agent and Attorney for Ontario, H. A. Laurence, Toronto. Suits by or against the Company may be brought in the name of the Travelers Insurance Company.

2. *The legislative enactments* by which the powers, duties, rights and obligations of the Company are now declared, defined or governed are the following: Resolutions incorporating the Travelers Insurance Company, June 17th, 1863; resolutions amending the charter of the Travelers Insurance Company, June 16th, 1864; same, May 31st, 1865; same, June 6th, 1866; same, April 24th, 1883; same, April 13th, 1887.

3. *The members are related* as shareholders in an incorporated joint stock company; the capital stock has been fully paid in by the shareholders and there is no liability upon the members.

4. The Company is now authorized by license issued by the Dominion of Canada, bearing date the 31st day of March, 1915, and expiring on the 31st day of March, 1916, to transact Life and Accident Insurance.

5. *Deposited assets.*—Assets of the Company are deposited and held in Canada as special security for the policyholders therein as follows: Deposit accepted at the value of $829,104, being $499,104 (Life) and $330,000 (Accident). Also $3,025,000 in the hands of Canadian trustees under the Insurance Act.

THE SUN LIFE ASSURANCE COMPANY OF CANADA.

Register No. 5336. Certificate of Registry No. 2957.

Directors and Officers.

Directors.—R. Macaulay, Montreal; S. H. Ewing, Montreal; T. B. Macaulay, Montreal; J. R. Dougall, Montreal; Abner Kingman, Montreal; J. McKergow, Montreal; H. Warren K. Hale, Montreal; H. S. Holt, Montreal; Hon. R. Dandurand, Montreal; Chas. R. Hosmer, Montreal; W. M. Birks, Montreal; G. E. Drummond, Montreal.

Officers.—R. Macaulay, President, Montreal; Samuel H. Ewing, Vice-President, Montreal; T. B. Macaulay, F.I.A., Managing Director and Secretary, Montreal.

1. Head Office, Montreal, Que. Chief Agent and Attorney for Ontario, John A. Tory, Toronto. Suits by or against the Company may be brought in the name of The Sun Life Assurance Company of Canada.

2. *The legislative enactments* by which the powers, duties, rights and obligations of the Company are now declared, defined or governed are the following: Canada, 1865, chap. 43, an Act to incorporate The Sun Insurance Company of Montreal; 1870, chap. 58, an Act to amend the Act intituled an Act to incorporate the Sun Insurance Company of Montreal; 1871, chap. 53, an Act to amend the Act incorporating The Sun Insurance Company of Montreal; 1882, chap. 100.

3. *The members are related* as shareholders in an incorporated joint stock company, and the liability is limited to the amount remaining unpaid upon the shares held by them. Capital subscribed, $700,000, of which there has been paid up $105,000.

4. The Company is now authorized by license issued by the Dominion of Canada, bearing date the 31st day of March, 1915, and expiring on the 31st day of March, 1916, to transact Life Insurance.

5. *Deposited assets.*—Assets of the Company are deposited and held in Canada as special security for the policyholders therein as follows: Deposit accepted at the value of $60,800, held by the Receiver-General, Ottawa.

THE EDINBURGH LIFE ASSURANCE COMPANY.

Register No. 5362. Certificate of Registry No. 2983.

1. Head Office, Edinburgh, Scotland. Chief Agent and Attorney for Ontario, David Thorburn Symons, Toronto. Suits by or against the Company may be brought in the name of the Edinburgh Life Assurance Company.

2. *The legislative enactments* by which the powers, duties, rights and obligations of the Company are now declared, defined and governed are the following: 8 and 9 Vict., chap. 76; 21 Vict., chap. 3.

3. *The members are related* as shareholders in an incorporated joint stock company, having a share capital of £500,000, in 5,000 shares of £100 each, of which capital £100,000 or £20 per share has been paid up and £400,000 remains uncalled. By a recent resolution of the proprietors a sum of £25,000 was transferred to the paid-up capital, increasing the same to £100,000 as above mentioned, and the liability of the members is limited to the amount remaining unpaid upon the shares held by them in terms of the contract and co-partnership and Act of Parliament.

4. The Company is now collecting premiums and paying claims in Canada in virtue of the Insurance Act (Canada), chap. 32.

5. *Deposited assets.*—The Company has on deposit with the Receiver-General of Canada, accepted at $93,317, as special security for the policyholders in Canada.

THE LONDON AND LANCASHIRE LIFE AND GENERAL ASSURANCE ASSOCIATION, LIMITED.

Register No. 5294. Certificate of Registry No. 2915.

Directors and Officers.

Directors.—Hugh Paton, Montreal; A. J. Dawes, Montreal; E. F. Hebden, Montreal; H. B. Mackenzie, Montreal; E. C. Pratt, Montreal.

Officers.—Alex. Bissett, Montreal, Attorney and Manager for Canada.

1. Head Office, London, England. Chief Agent and Attorney for Ontario, Samuel Bruce Harman, Toronto. Suits by or against the Company may be brought in the name of the London and Lancashire Life and General Assurance Association, Limited.

2. *The legislative enactments* by which the powers, duties, rights and obligations of the Company are now declared, defined, limited or governed are the following: 25 and 26 Vict., chap. 89; 30 and 31 Vict., chap. 131; 40 and 41 Vict., chap. 26; 42 and 43 Vict., chap. 76; 43 Vict., chap. 19; 46 and 47 Vict., chap. 30; 49 Vict., chap. 23; 53 and 54 Vict., chap. 62 and 63; Companies' Act, 1862, and amending Acts (1867 to 1890), cited as the Companies' Acts, 1862 to 1890; 27 Vict., chap. 19; Companies' Seal Act, 1864; 33 and 34 Vict., chap. 61, Life Assurance Companies' Act, 1870, and amending Acts; 35 and 36 Vict., chap. 41.

3. *The members are related* as shareholders in an incorporated joint stock company. The capital is fully subscribed. One hundred thousand pounds in 10,000 shares of £10 each, on which £1 per share was originally paid up, and a further £1 per share has been paid up out of the profits declared, making £20,000, or £2 per share paid up. The liability of the members is unlimited, but in all policies issued by the Company a clause is inserted which limits the liabilty of the shareholders, in respect to such policies, to the amount unpaid on the shares held by them.

NOTE.—The clause referred to is as follows: Provided further, and it is hereby stipulated and agreed that the Directors signing this policy, and the other proprietors and holders of shares in the Company, shall not individually, in any manner be, or by any process be made, liable to make good any claim or demand whatsoever under or by virtue of this policy, further than to pay and contribute to the capital of the Company the full amount of his or her shares in such capital, and that all such claims and demands shall alone be satisfied out of the capital, funds and property of the Company for the time being.

4. The Company is now authorized by license issued by the Dominion of Canada, bearing date the 31st day of March, 1915, and expiring on the 31st day of March, 1916, to transact Life Insurance.

5. *Deposited assets.*—Assets of the Company are deposited and held in Canada as special security for the policyholders therein as follows: Deposit, $138,500. Also $3,475,000 vested in Canadian Trustees under Insurance Act (accepted at $3,605,801, being $100,000 (A) and $3,505,801 (B)).

LLOYD'S PLATE GLASS INSURANCE COMPANY.

Register No. 5420. Certificate of Registry No. 3041.

DIRECTORS AND OFFICERS.

Directors.—William T. Woods, New York; George M. Olcott, New York; J. H. Seed, New York; W. A. Nash, New York; H. B. Hall, New York; R. B. Woodward, New York; G. H. Prentiss, New York; Alfred B. Hall, New York; Joseph L. White; F. J. Middlebrook, New York; Samuel T. Brown, New York; John F. Huntsman, Jr., New York; Charles G. Smith, New York.

Officers.—William T. Woods, President, New York; George M. Olcott, Vice-President, New York; C. E. W. Chambers, Secretary, New York.

1. Head Office, New York. Chief Agent and Attorney for Ontario, LeGrand Reed, Toronto.

2. *The legislative enactments* by which the powers, duties, rights and obligations of the Company are now declared, defined, limited or governed are the following: New York, 1853, amending 1879, chap. 485, an Act to provide for the incorporation of Life and Health Insurance Companies.

3. *The members are related* as shareholders in an incorporated joint stock company.

4. The Company is now authorized by license issued by the Dominion of Canada, bearing date the 31st day of March, 1915, and expiring on the 31st day of March, 1916, to transact Plate Glass Insurance.

5. *Deposited assets.*—Assets of the Company are deposited and held in Canada as special security for the policyholders therein as follows: Deposit accepted at the value of $108,767, held by the Minister of Finance.

OCEAN ACCIDENT AND GUARANTEE CORPORATION (LIMITED).

Register No. 5379. Certificate of Registry No. 3000.

Officers.—Charles H. Neely, General Manager for Canada, Toronto.

1. Head Office, London, England. Suits by or against the Company may be brought in the name of the Ocean Accident and Guarantee Corporation (Limited).

2. *The legislative enactments* by which the powers, duties, rights and obligations of the Company are now declared, defined, limited or governed are the following: Great Britain and Ireland, 35-6 Vict., 164; 1890, chap. 229; 53 and 54 Vict., Special Act still in force.

3. *The members are related* as shareholders in an incorporated joint stock company, and the liability of the members is limited to the amount remaining unpaid upon the shares held by them.

4. The Company is now authorized by license issued by the Dominion of Canada, bearing date the 31st day of March, 1915, and expiring on the 31st day of March, 1916, to transact Fire, also Accident, Sickness, Guarantee and Plate Glass Insurance.

5. *Deposited assets.*—Assets of the Company are deposited and held in Canada as special security for the policyholders therein as follows: Deposit accepted at the value of $682,667.

THE LONDON ASSURANCE CORPORATION.

Register No. 5394. Certificate of Registry No. 3015.

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1. Head Office, London, England. Chief Agent and Attorney for Ontario, S. Bruce Harman, Toronto. Suits by or against the Company may be brought in the name of The London Assurance Corporation.

2. *The legislative enactments* by which the powers, duties, rights and obligations of the Company are now declared, defined, limited or governed are the following: Parliament of Great Britain, 54 and 55 Vict., c. 126, The London Assurance Act, 1891.

3. *The members are related* as shareholders in an incorporated joint stock company, and the liability of the members is limited to the amount remaining unpaid upon the shares held by them.

4. The Company is now authorized by license issued by the Dominion of Canada, bearing date the 31st day of March, 1915, and expiring on the 31st day of March, 1916, to transact Fire and Life Insurance.

5. *Deposited assets.*—Assets of the Company are deposited and held in Canada as special security for the policyholders therein as follows: Deposit accepted at the value of $291,267.

THE LONDON LIFE INSURANCE COMPANY.

Registry No. 5383. Certificate of Registry No. 3004.

Directors and Officers.

Directors.—John McClary, London, Ont.; Albert O. Jeffery, K.C., London; Sir George C. Gibbons, K.C., London; Thomas H. Smallman, London; William F. Bullen, London; T. W. Baker, London; Judge A. Bell, Chatham; W. J. Christie, Winnipeg, Man.; W. M. Spencer, London, Ont.

Officers.—John McClary, President, London; Albert O. Jeffery, K.C., Vice-President, London; John G. Richter, Manager and Secretary, London.

1. Head Office, London, Ontario. Suits by or against the Company may be brought in the name of The London Life Insurance Company.

2. *The legislative enactments* by which the powers, duties, rights and obligations of the Company are now declared, defined, limited or governed are the following: Ontario, 37 Vict., chap. 85; Canada, 47 Vict., chap. 89; Canada, 48 and 49 Vict., chap. 94; Canada, 54 and 55 Vict., chap. 117.

3. *The members are related* as shareholders in an incorporated joint stock company, and the liability of the members is limited to the amount remaining unpaid upon the shares held by them.

4. The Company is now authorized by license issued by the Dominion of Canada, bearing date the 31st day of March, 1915, and expiring on the 31st day of March, 1916, to transact Life Insurance.

5. *Deposited assets.*—Assets of the Company are deposited and held in Canada as special security for the policyholders therein as follows: Deposit accepted at $56,424, held by the Government of Canada.

THE LONDON MUTUAL FIRE INSURANCE COMPANY OF CANADA.

Registry No. 5320. Certificate of Registry No. 2941.

Directors and Officers.

Directors.—A. H. C. Carson, Toronto; R. Home Smith, Toronto; F. D. Williams, Toronto; A. C. McMaster, K.C., Toronto; W. T. Kernahan, Toronto; L. G. M. Nesbitt, Brighton, Ont.; H. N. Cowan, Toronto; G. H. Williams, Winnipeg, Man.

Officers.—A. H. C. Carson, President; R. Home Smith, Vice-President; F. D. Williams, Managing Director; A. T. Platt, Secretary, Toronto.

1. Head Office, Toronto, Ontario. Suits by or against the Company may be brought in the name of The London Mutual Fire Insurance Company of Canada.

2. The Company was constituted under the General Insurance Act of the old Province of Canada (Consolidated Statutes, 1859, U.C., chap. 52), as a County Insurance Company, by the name of the County of Middlesex Mutual Fire Insurance Company. The private Act, 27 Vict. (1863), chap. 52, of the Province of Canada, *inter alia* changed the name of the Company to the Agricultural Mutual Assurance Association of Canada, which name was by 41 Vict. (1878), chap. 40, of the Dominion of Canada changed to the Agricultural Mutual Fire Insurance Company; and section 56 of the last mentioned Act empowered the Company by a majority vote of its members to further change the name to The London Mutual Fire Insurance Company of Canada.

The private Act, 62-3 Vict. (1899), chap. 118, of the Dominion as amended by 1 Edward VII. (1901), chap. 103 (D.), *inter alia* empowered the Company to raise a stock capital of not less than $100,000, nor more than $500,000 in shares of $100 each.

3. *The members are related* as members of a mutual fire insurance company insuring on the premium note as well as on the cash system, and the liability of the members is limited to the amount of their premium notes or cash premiums, as the case may be.

4. The Company is now authorized by license issued by the Dominion of Canada, bearing date the 31st day of March, 1915, and expiring on the 31st day of March, 1916, to transact Fire Insurance.

5. *Deposited assets.*—Assets of the Company are deposited and held in Canada as special security for the policyholders therein as follows: Deposit accepted at the value of $58,482, held by the Receiver-General of Canada.

FIDELITY PHENIX FIRE INSURANCE COMPANY OF NEW YORK.

Registry No. 5444. Certificate of Registry No. 3065.

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1. Head Office, New York. Chief Agent and Attorney for Ontario, A. M. M. Kirkpatrick, Toronto. Suits by or against the Company may be brought in the name of the Fidelity Phenix Fire Insurance Company of New York.

2. *The legislative enactments* by which the powers, duties, rights and obligations of the Company are now declared, defined, limited or governed are the following: State of New York, 1882, chap. 690, an Act in relation to Insurance Corporations, constituting chap. 38 of the general laws.

3. *The members are related* as shareholders in an incorporated joint stock company, and the liability of the members is limited to the amount of shares held by them, the whole amount of the shares being, however (pursuant to the laws of the State), fully paid up.

4. The Company is now authorized by license issued by the Dominion of Canada, bearing date the 31st day of March, 1915, and expiring on the 31st day of March, 1916, to transact Fire and Tornado Insurance.

5. *Deposited assets.*—Assets of the Company are deposited and held in Canada as special security for the policyholders therein as follows: Deposit accepted at the value of $366,859.

THE MANUFACTURERS' LIFE INSURANCE COMPANY.

Registry No. 5353. Certificate of Registry No. 2974.

Directors and Officers.

Directors.—A. J. Wilkes, K.C., Brantford; R. L. Patterson, Toronto; Col. James Mason, Toronto; S. G. Beatty, Toronto; C. C. Dalton, Toronto; George P. Schofield, Toronto; M. R. Gooderham, Toronto; D. G. Ross, Toronto; F. G. Osler, Toronto; John Massey, Toronto; W. G. Gooderham, Toronto; E. R. C. Clarkson, Toronto.

Officers.—W. G. Gooderham, President, Toronto; R. L. Patterson, 1st Vice-President, Toronto; S. G. Beatty, 2nd Vice-President, Toronto; M. R. Gooderham, Managing Director, Toronto; J. B. McKechnie, Assistant Manager and Actuary, Toronto; L. A. Winter, Secretary, Toronto.

1. Head Office, Toronto. Suits by or against the Company may be brought in the name of The Manufacturers' Life Insurance Company.

2. *The legislative enactments* by which the powers, duties, rights and obligations of the Company are now declared, defined, limited or governed are the following: Canada, chap. 104, 1887, Vict. 50 and 51, an Act to incorporate The Manufacturers' Life Insurance Company; Canada, chap. 32, The Insurance Act.

3. *The members are related* as shareholders in an incorporated joint stock company, and the liability of the members is limited to the amount of shares held by them.

4. The Company is now authorized by license issued by the Dominion of Canada, bearing date the 31st day of March, 1915, and expiring on the 31st day of March, 1916, to transact Life Insurance.

5. *Deposited assets.*—Assets of the Company are deposited and held in Canada as special security for the policyholders therein as follows: Deposit accepted at the value of $186,047, held by the Government of Canada.

THE DOMINION OF CANADA GUARANTEE AND ACCIDENT INSURANCE COMPANY.

Register No. 5308. Certificate of Registry No. 2929.

Directors and Officers.

Directors.—Lt.-Col. Albert E. Gooderham, Toronto; W. G. Blackstock, Toronto; C. D. Warren, Toronto; R. L. Patterson, Toronto; Robert Archer, Montreal; Sir Donald D. Mann, Toronto; J. E. Roberts, Toronto; D. C. Ross, Toronto.

Officers.—J. E. Roberts, President; Lt.-Col. Albert E. Gooderham, Chairman, Toronto; C. D. Warren, R. L. Patterson, Vice-Chairmen, Toronto; Charles A. Withers, General Manager, Toronto; J. L. Turquand, Secretary-Treasurer.

1. Head Office, Toronto, Ontario. Suits by or against the Company may be brought in the name of the Dominion of Canada Guarantee and Accident Insurance Company.

2. *The legislative enactments* by which the powers, duties, rights and obligations of the Company are now declared, defined, limited or governed are the following: Canada, chap. 104, 1887, Vict. 50 and 51; Canada, chap. 32, the Insurance Act; 1898, special Act; 1899, special Act.

3. *The members are related* as shareholders in an incorporated joint stock company, and the liability of the members is limited to the amount of shares held by them.

4. The Company is now authorized by license issued by the Dominion of Canada, bearing date the 31st day of March, 1915, and expiring on the 31st day of March, 1916, to transact Fire, Guarantee, Accident, Sickness, Burglary and Plate Glass Insurance.

5. *Deposited assets.*—Assets of the Company are deposited and held in Canada as special security for the policyholders therein as follows: Deposit accepted at the value of $180,859, held by the Government of Canada.

THE MERCANTILE FIRE INSURANCE COMPANY.

Register No. 5335. Certificate of Registry No. 2956.

Directors and Officers.

Directors.—William A. Sims, Herts, Eng.; Albert E. Blogg, Toronto; A. W. Blake, Winnipeg; Alexander MacLean, Toronto; Colin E. Sword, Montreal.

Officers.—William A. Sims, President, Herts, Eng.; A. E. Blogg, Managing Director, Toronto; Alfred Wright, Secretary, Toronto.

1. Head Office, Waterloo, Ontario. Suits by or against the Company may be brought in the name of The Mercantile Fire Insurance Company.

2. *The legislative enactments* by which the powers, duties, rights and obligations of the Company are now declared, defined, limited or governed are the following: Ontario, 37 Vict., chap. 87, an Act to incorporate the Mercantile Fire Insurance Company; 55 Vict., chap. 101, an Act to amend the Act to incorporate The Mercantile Fire Insurance Company.

3. *The members are related* as shareholders in an incorporated joint stock company, under and as set forth in their said Act of Incorporation, and the liability of the members is limited to the amount remaining unpaid upon the shares held by them.

4. The Company is now authorized by license issued by the Dominion of Canada, bearing date the 31st day of March, 1915, and expiring on the 31st day of March, 1916, to transact Fire Insurance.

5. *Deposited assets.*—Assets of the Company are deposited and held in Canada as special security for the policyholders therein as follows: Deposit accepted at the value of $221,297, held by the Receiver-General at Ottawa.

THE COMMERCIAL TRAVELLERS' MUTUAL BENEFIT SOCIETY.

Registry No. 5289. Certificate of Registry No. 2910.

Directors and Officers.

Directors.—S. R. Wickett, Toronto; John Burns, Toronto; Robert Forbes, Toronto; Henry Goodman, S. M. Sterling, A. J. Tipping, C. S. Parson, Jno. Gibson, R. G. Hector, R Maxwell, Joseph Oliver, L. R. Arnett, Toronto.

Officers.—Joseph Oliver, President, Toronto; Robert Maxwell, Vice-President, Toronto; Henry Goodman, Treasurer, Toronto; Miss Etta M. Rowley, Secretary, Toronto.

1. Head Office, Toronto, Ontario. Suits by or against the Society may be brought in the name of the Commercial Travellers' Mutual Benefit Society.

2. *The legislative enactments* by which the powers, duties, rights and obligations of the Society are now declared, defined, limited or governed are the following: R.S.O. 1914, chap. 183; Ontario, 1888, chap. 26; Ontario, 1890, chap. 39; Canada (1910), chap. 32, The Insurance Act.

3. *The members are related* as members of an assessment society, and the liability of the members is limited to assessments and annual fees.

4. The Society is now authorized by certificate of registration issued by the Dominion of Canada, bearing date the 31st day of March, 1915, and expiring on the 31st day of March, 1916, to transact Life Insurance on the Assessment Plan.

THE DOMINION LIFE ASSURANCE COMPANY.

Register No. 5354. Certificate of Registry No. 2975.

Directors and Officers.

Directors.—Thomas Hilliard, Waterloo; S. B. Bricker, Waterloo; D. Bean, Waterloo; W. Vandusen, Toronto; George D. Forbes. Hespeler; P. H. Sims, Toronto; Dr. W. T. Parke, Woodstock; Thomas Trow, Stratford; A. J. Andrews, Winnipeg; E. F. Seagram, Waterloo; Ford S. Kumpf, Waterloo; John Balfour, Regina, Sask.

Officers.—Thos. Hilliard, President and Managing Director, Waterloo; P. H. Sims, 1st Vice-President, Toronto; S. B. Bricker, 2nd Vice-President, Waterloo; P. H. Roos, Secretary-Treasurer, Waterloo.

1. Head Office, Waterloo, Ontario. Suits by or against the Company may be brought in the name of the Dominion Life Assurance Company.

2. *The legislative enactments* by which the powers, duties, rights and obligations of the Company are now declared, defined, limited or governed are the following: Canada, 1889, 52 Vict., chap. 95, an Act to incorporate the Dominion Life Assurance Company; Canada, chap. 32, The Insurance Act; R.S.C., The Companies' Clauses Act.

3. *The members are related* as shareholders in an incorporated joint stock company, and the liability of the members is limited to the amount remaining unpaid upon the shares held by them.

4. The Company is now authorized by license issued by the Dominion of Canada, bearing date the 31st day of March, 1915, and expiring on the 31st day of March, 1916, to transact Life Insurance.

5. *Deposited assets.*—Assets of the Company are deposited and held as security for the policyholders in Canada as follows: Deposit accepted at the value of $57,825, held by Receiver-General of Canada.

DOMINION GRESHAM GUARANTEE AND CASUALTY COMPANY.

Register No. 5435. Certificate of Registry No. 3056.

Directors and Officers.

Directors.—H. B. Ames, M.P., Montreal, Que.; J. M. Fortier, Montreal, Que.; F. W. Evans, Montreal, Que; B. Tooke, Montreal, Que.; Wm. Hanson, Montreal, Que.; Geo. G. Foster, K.C., Montreal, Que.; F. W. Fairman, Montreal.

Officers.—F. W. Evans, President, Montreal, Que.; B. Tooke, Vice-President, Montreal, Que.; F. J. J. Stark, General Manager, Montreal, Que.; A. Kennedy, Secretary, Montreal, Que.

1. Head Office, Montreal, Que. Chief Agent and Attorney for Ontario, Hiram Norton DeWitt, Toronto. Suits by or against the Company may be brought in the name of the Dominion Gresham Guarantee and Casualty Company.

2. *Company, how constituted or incorporated.*—The Company was incorporated by an Act of the Parliament of Canada in the fifty-sixth year of Her late Majesty's reign, and assented to on the first day of April, 1893.

3. *The legislative enactments* by which the powers, duties, rights and obligations of the Company are now declared, defined, limited or governed are the following: Canada, R.S.C., chap. 34, The Insurance Act, and the Act of Incorporation, 56 Vict., chap. 78, Canada; see Statutes of Canada, 1903; 7-8 Ed. VII, chap. 102, 1908; 2 Geo. V, chap. 87; 2 George V, chap. 88 (1912).

4. *The members are related* as shareholders in an incorporated joint stock company, and the liability of the members is limited to the amount remaining unpaid upon the shares held by them.

5. The Company is now authorized by license issued by the Dominion of Canada, bearing date the 31st day of March, 1915, and expiring on the 31st day of March, 1916, to transact Burglary, Accident, Sickness, Guarantee and Automobile Insurance.

6. *Deposited assets.*—Assets of the Company are deposited and held in Canada as special security for the policyholders therein as follows: Deposit accepted at the value of $129,290, held by the Treasury Department, Ottawa.

THE BOILER INSPECTION AND INSURANCE COMPANY OF CANADA.

Register No. 5388. Certificate of Registry No. 3009.

Directors and Officers.

Directors.—Geo. C. Robb, Toronto; L. B. Brainerd, Hartford, Conn.; H. N. Roberts, Toronto; Charles S. Blake, Hartford, Conn.

Officers.—George C. Robb, President; H. N. Roberts, Vice-President and General Manager, Toronto.

1. Head Office, Toronto. Suits by or against the Company may be brought in the name of the Corporation.

2. *The legislative enactments* by which the powers, duties, rights and obligations of the Company are now declared, defined, limited or governed are the following: Parliament of Canada, 38 Vict., chap. 95, an Act to incorporate the Canadian Steam Users' Insurance Association; 45 Vict., chap. 102, an Act to amend the Act incorporating the Canadian Steam Users' Association; 52 Vict., chap. 97, an Act to amend the Act incorporating The Boiler Inspection and Insurance Company of Canada; 55 Vict., chap. 68, an Act respecting The Boiler Inspection and Insurance Company of Canada.

3. *The members are related* as shareholders in an incorporated joint stock company, and the liability of the members is limited to the amount remaining unpaid upon the shares held by them.

4. The Company is now authorized by license issued by the Dominion of Canada, bearing date the 31st day of March, 1915, and expiring on the 31st day of March, 1916, to transact Steam Boiler Insurance, etc.

5. *Deposited assets.*—Assets of the Company are deposited and held in Canada as special security for the policyholders therein as follows: Deposit accepted at the value of $107,583, held by the Receiver-General of Canada.

SUN INSURANCE OFFICE.

Register No. 5324. Certificate of Registry No. 2945.

1. Head Office, London, England. Chief Agent and Attorney for Ontario, Henry M. Blackburn, Toronto. Suits by or against the Company may be brought in the name of the Chairman or Treasurer of the Directors for the time being, or of the Secretary of the Office.

2. *The legislative enactments* by which the powers, duties, rights and obligations of the Company are now declared, defined, limited or governed are the following: Parliament of the United Kingdom of Great Britain and Ireland, 54-55 Vict., chap. 97, Sun Insurance Office Act, 1891.

3. *The members are related* as shareholders in an incorporated joint stock company, and the liability of the members is limited by contract to the amount remaining unpaid upon the shares held by them. [See Sun Insurance Office Act, 1891, 54-55 Vict., chap. 97 (Imp.), sec. 21.]

4. The Company is now authorized by license issued by the Dominion of Canada, bearing date the 31st day of March, 1915, and expiring on the 31st day of March, 1916, to transact Fire Insurance.

5. *Deposited assets.*—Assets of the Company are deposited and held in Canada as special security for the policyholders therein as follows: Deposit accepted at the value of $512,662, held by the Superintendent of Insurance, Ottawa.

THE MUTUAL LIFE ASSURANCE COMPANY OF CANADA.

Register No. 5291. Certificate of Registry No. 2912.

Directors and Officers.

Directors.—Right Hon. Sir Wilfrid Laurier, Ottawa, Ont.; Francis C. Bruce, Hamilton, Ont.; J. Kerr Fisken, B.A., Toronto, Ont.; E. P. Clement, Berlin, Ont.; W. J. Kidd, B.A., Ottawa, Ont.; William Snider, Waterloo, Ont.; W. D. Beardmore, Toronto, Ont.; Sir H. Montagu Allan, Montreal, Que.; L. J. Breithaupt, Berlin, Ont.; Hume Cronyn, London, Ont.; George Wegenast, Waterloo, Ont.; R. O. McCulloch, Galt.

Officers.—E. P. Clement, K.C., President, Berlin, Ont.; F. C. Bruce, Vice-President, Hamilton, Ont.; George Wegenast, Manager, Waterloo, Ont.; Charles Ruby, Secretary, Waterloo, Ont.

1. Head Office, Waterloo, Ontario. Suits by or against the Company may be brought in the name of the Mutual Life Assurance Company of Canada.

2. *The legislative enactments* by which the powers, duties, rights and obligations of the Company are now declared, defined, limited or governed are the following:—Canada, 41 Vict., chap. 33, an Act to incorporate The Ontario Mutual Life Assurance Company; 52 Vict., chap. 96, an Act to amend the Act incorporating the Ontario Mutual Life Assurance Company. Special Act (D.), 1900, 63-4 Vict., chap. 112 (D.), changing the corporate name from The Ontario Mutual Life Assurance Company to the Mutual Life Assurance Company of Canada; also changing date of Annual Meeting; see also 3 Ed. VII., chap. 159.

3. *The members are related mutually.* There is no share capital and no personal liability of the assured who constitute the members. Every person effecting an insurance with the Company becomes a member, and has a right to vote at all annual and general meetings of the Company.

4. The Company is now authorized by license issued by the Dominion of Canada, bearing date the 31st day of March, 1915, and expiring on the 31st day of March, 1916, to transact Life Insurance.

5. *Deposited assets.*—Assets of the Company are deposited and held in Canada as special security for the policyholders therein as follows: Deposit accepted at the value of $118,513, held by the Receiver-General, Ottawa.

THE INSURANCE COMPANY OF NORTH AMERICA.

Register No. 5459. Certificate of Registry No. 3080.

1. Head Office, Philadelphia, U.S. Chief Agent and Attorney for Ontario, A. F. Jones, Toronto.

2. The Company was incorporated by the Act of General Assembly, April 14th, 1794, of the Commonwealth of Pennsylvania, U.S.A., and the documents evidencing the same are filed or deposited in the office of the Secretary of State at Harrisburg, Penn.

3. *The members are related* as members of a joint stock company, capital $3,000,000, fully paid, and the liability of the members is limited to the amount of their fully paid stock.

4. The Company is now authorized by license issued by the Dominion of Canada, bearing date the 31st day of March, 1915, and expiring on the 31st day of March, 1916, to transact Fire, Inland Transportation and Automobile Insurance, excluding insurance against loss by reason of injury to the person. The Company is also registered under the Ontario Insurance Act to transact Ocean and Inland Marine Insurance.

5. *Deposited assets.*—Assets of the Company are deposited and held in Canada as special security for the policyholders therein as follows: Deposit accepted at the value of $777,954.

THE HARTFORD FIRE INSURANCE COMPANY.

Register No. 5370. Certificate of Registry No. 2991.

1. Head Office of the Company, Hartford, Conn. Chief Agent and Attorney for Ontario, Peter A. McCallum, Toronto. Suits by or against the Company may be brought in the name of the Hartford Fire Insurance Company.

2. *The legislative enactments* by which the powers, duties, rights and obligations of the Company are now declared, defined, limited or governed are the following: Charter of 1810 and subsequent amendments.

3. *The members are related* as shareholders in an incorporated joint stock company, and the liability of the members is limited to the par value of stock held by them.

4. The Company is now authorized by license issued by the Dominion of Canada, bearing date the 31st day of March, 1915, and expiring on the 31st day of March, 1916, to transact Fire, Inland Transportation, Cyclone or Tornado Insurance and "Insurance against loss or damage to Automobiles by accident, burglary or theft." The Company is also registered under the Ontario Insurance Act to transact Ocean and Inland Marine Insurance.

5. *Deposited assets.*—Assets of the Company are deposited and held in Canada as special security for the policyholders therein as follows: In Canada, deposit accepted at the value of $964,328, held by the Minister of Finance.

NORTH BRITISH AND MERCANTILE INSURANCE COMPANY.

Register No. 5458. Certificate of Registry No. 3079.

Directors and Officers.

Directors:—Charles J. Cater-Scott, Edinburgh; G. N. Marcel, Montreal; Wm. McMaster, Montreal; E. L. Pearce, Montreal.

Officers:—Charles J. Cater-Scott, Edinburgh, Chairman; Owen D. Jones, General Manager, Edinburgh; Randall Davidson, Manager for Canada.

1. Head Offices, London, England, and Edinburgh, Scotland. Chief Agent and Attorney for Ontario, Henry W. Evans, Toronto. Suits by or against the Company may be brought in the name of the North British and Mercantile Insurance Company.

2. *The legislative enactments* by which the powers, duties, rights and obligations of the Company are now declared, defined, limited or governed are the following: 1860, 23-24 Vict., chap. 115 (Imp.), The North British Insurance Company's Act, 1860; 1862, 25-26 Vict., chap. 102, North British and Mercantile Insurance Company's Act, 1862; 1870, 33 Vict., chap. 21, The North British and Mercantile Insurance Company's Act, 1870; 1882, 45 Vict., chap. 52, The North British and Mercantile Insurance Company's Act; 1889, 52-53 Vict., chap. 142, The North British and Mercantile Insurance Company's (Scottish Provincial Transfer) Act, 1889; 1892, 55 Vict., chap. 15 (Royal Assent 20th May, 1892), The North British and Mercantile Insurance Company's Act, 1892.

3. *The members are related* as shareholders in an incorporated joint stock company, and the liability of the members is limited to the amount remaining unpaid upon the shares held by them.

4 The Company is now authorized by license issued by the Dominion of Canada, bearing date the 31st day of March, 1915, and expiring on the 31st day of March, 1916, to transact Fire and Life Insurance.

5. *Deposited assets.*—Assets of the Company are deposited and held in Canada as special security for the policyholders therein as follows: Deposit accepted at the value of $1,311,118, being Life A, $55,130; Life B, $357,350, and Fire, $898,638.

ÆTNA INSURANCE COMPANY.

Register No. 5440. Certificate of Registry No. 3061.

1. Head Office, Hartford, Conn. Chief Agent and Attorney for Ontario, A. M. M. Kirkpatrick, Toronto. Suits by or against the Company may be brought in the name of the Ætna Insurance Company.

2. *The legislative enactments* by which the powers, duties, rights and obligations of the Company are now declared, defined, limited or governed are the following: General Assembly of the State of Connecticut, 1820, 1839, 1857, 1864, 1877, 1881, 1886.

3. *The members are related* to each other as shareholders in an incorporated joint stock Company, and the liability of the members is *nil*, as the stock is fully paid up.

4. The Company is now authorized by license issued by the Dominion of Canada, bearing date the 31st day of March, 1915, and expiring on the 31st day of March, 1916, to transact Fire, Automobile and Tornado Insurance. The Company is also registered under the Ontario Insurance Act to transact Inland Marine Insurance.

5. *Deposited assets.*—Assets of the Company are deposited and held in Canada as special security for the policyholders therein as follows: Total deposit accepted at $327,435.

THE NORWICH UNION FIRE INSURANCE SOCIETY, LIMITED.

Register No. 5381. Certificate of Registry No. 3002.

1. Head Office, Norwich England. Chief Agent and Attorney for Ontario, John B. Laidlaw, Toronto. Suits by or against the Society may be laid in the name of the Norwich Union Fire Insurance Society, Limited.

2. *The legislative enactments* by which the powers, duties, rights and obligations of the Society are now declared, defined, limited or governed are the following. Parliament of Great Britain and Ireland, 1879, 42-3 Vict., chap. 20, The Norwich Union Fire Insurance Society's Act; 1908 (Imp.) Act and memorandum and articles of Association. Royal Assent 18th June, 1908.

3. *The members are related* as shareholders in an incorporated joint stock company, and the liability of the members is limited to the amount remaining unpaid upon the shares held by them.

4. The Society is now authorized by license issued by the Dominion of Canada, bearing date the 31st day of March, 1915, and expiring on the 31st day of March, 1916, to transact Fire, Accident, Sickness, Automobile and Plate Glass Insurance.

5. *Deposited assets.*—Assets of the Company are deposited and held in Canada as special security for the policyholders therein as follows: Deposit accepted at the value of $777,954.

AMERICAN SURETY COMPANY OF NEW YORK.

Register No. 5378. Certificate of Registry No. 2999.

1. Head Office, New York City. Chief Agent and Attorney for Ontario, W. H. Hall, Toronto.

2. *The legislative enactments* by which the powers, duties, rights and obligations of the Company are now declared, defined, limited or governed are the following: New York, 1892, chap. 690.

3. *The members are related* as shareholders in an incorporated joint stock company, and the liability of the members is limited to the amount remaining unpaid upon the shares held by them. The capital of the Company is $2,500,000, and is fully paid up.

4. The Company is now authorized by license issued by the Dominion of Canada, bearing date the 7th day of May, 1915, and expiring on the 31st day of March, 1916, to transact Guarantee Insurance.

5. *Deposited assets.*—Assets of the Company are deposited and held in Canada as special security for the policyholders herein as follows: Deposit accepted at the value of $64,990, held by the Receiver-General.

PHŒNIX INSURANCE COMPANY OF HARTFORD.

Register No. 5407. Certificate of Registry No. 3028.

Directors and Officers.

Directors:—George M. Lovejoy, Lyman B. Jewell, Henry C. Dwight, Ward W. Jacobs, Charles H. Northman, Ed. Milligan, John M. Taylor, E. M. Day, C. H. Clark, all of Hartford, Conn. Sylvester C. Dunham, John M. Halcombe, Robert J. Allyn, Hartford, Conn.

Officers:—Edward Milligan, President, Hartford, Conn.; George M. Lovejoy, Vice-President, Hartford, Conn.; John B. Knox, Secretary, Hartford, Conn.; Thomas C. Temple, Assistant Secretary.

1. Head Office, Hartford, Conn. Chief Agent and Attorney for Ontario, Richard H. Butt, Toronto. Suits by or against the Company may be brought in the name of the Phœnix Insurance Company.

2. *The legislative enactments* by which the powers, duties, rights and obligations of the Company are now declared, defined, limited or governed are the following: Charter, May 31st, 1854; amendments to Charter, January 15th, 1874; March 31st, 1881; February 25th, 1885.

3. *The members are related* as shareholders in an incorporated joint stock company with a capital of $2,000,000, consisting of 20,000 shares of $100 each, fully paid up in cash, and the liability of the members is limited to the amount of shares held by them.

4. The Company is now authorized by license issued by the Dominion of Canad. bearing date the 31st day of March, 1915, and expiring on the 31st day of March, 1916, to transact Fire Insurance.

5. *Deposited assets.*—Assets of the Company are deposited and held in Canada as special security for the policyholders therein as follows: Deposit accepted at the value of $442,489, held by the Receiver-General.

THE CONNECTICUT FIRE INSURANCE COMPANY.

Register No. 5402. Certificate of Registry No. 3023.

1. Head Office, Hartford, Conn. Chief Agent and Attorney for Ontario, Thomas Leonard Armstrong, Toronto. Suits by or against the Company may be brought in the name of The Connecticut Fire Insurance Company.

2. *The legislative enactments* by which the powers, duties, rights and obligations of the Company are now declared, defined, limited or governed are the following: General Assembly, State of Connecticut, May Session, 1850, incorporation; State of Connecticut, May Session, 1875, power to increase capital to $1,000,000; State of Connecticut, January, 1884, time of annual meeting changed. State of Connecticut, 1907, power to increase capital stock not to exceed $3,000,000, also providing that all stock issued shall be paid for in cash at not less than par value. Resolution accepting amendment adopted by unanimous vote of stockholders present at a legally warned meeting held 3rd January, 1908.

3. *The members are related* as shareholders in an incorporated joint stock company, and the liability is limited to the amount of stock owned.

4. The Company is now authorized by license issued by the Dominion of Canada, bearing date the 31st day of March, 1915, and expiring on the 31st day of March, 1916, to transact Fire Insurance.

5. *Deposited assets.*—Assets of the Company are deposited and held in Canada as special security for the policyholders therein as follows: Deposit accepted at the value of $124,336, held by the Dominion of Canada.

THE CANADA ACCIDENT ASSURANCE COMPANY.

Register No. 5343. Certificate of Registry No. 2964.

Directors and Officers.

Directors:—J. S. N. Dougall, Montreal; Hon. N. Curry, Montreal; S. H. Ewing, Montreal; T. H. Hudson, Montreal; Jas. McGregor, Montreal; James Osborne, Toronto.

Officers:—S. H. Ewing, President, Montreal; J. S. N. Dougall, Vice-President, Montreal; T. H. Hudson, Managing Director, Montreal.

1. Head Office, Montreal, Que. Chief Agent and Attorney for Ontario, James Ernest Proctor, Toronto. Suits by or against the Company may be brought in the name of the Canada Accident Assurance Company.

2. *The legislative enactments* by which the powers, duties, rights and obligations of the Company are now declared, defined, limited or governed are the following. Dominion of Canada, 1887, 50-51 Vict., chap. 106, an Act to incorporate the Canada Accident Assurance Company. See also Statutes of Canada, 1899, 62-3 Vict., chap. 98.

3. *The members are related* as shareholders in an incorporated joint stock company, and the liability of the members is limited to the amount remaining unpaid upon the shares held by them.

4. The Company is now authorized by license issued by the Dominion of Canada, bearing date the 31st day of March, 1915, and expiring on the 31st day of March, 1916, to transact Accident, Sickness, Plate Glass, Burglary, and Guarantee Insurance.

5. *Deposited assets.*—Assets of the Company are deposited and held in Canada as special security for the policyholders therein as follows: Deposit accepted at the value of $107,957, held by the Dominion Government.

LONDON GUARANTEE AND ACCIDENT COMPANY, LIMITED.

Register No. 5414. Certificate of Registry No. 3035.

1. Head Office, London, Eng. Chief Agent and Attorney for Ontario, David W. Alexander, Toronto. Suits by or against the Company may be brought in the name of The London Guarantee and Accident Company, Limited.

2. *The legislative enactments* by which the powers, duties, rights and obligations of the Company are now declared, defined, limited or governed are the following: United Kingdom, 1867, chap. 31, The Companies' Act; 1870, chap. 102, Joint Stock Companies' Arrangement Act, 1870; 1877, chap. 26; 1879, chap. 79; 1880, chap. 19; 1883, chap. 23; 1883, chap. 30; 1886, chap. 23; 1890, chap. 62; 1890, chap. 63; Companies' Act.

3. *The members are related* as shareholders in an incorporated joint stock company, and the liability of the members is limited to the amount remaining unpaid upon the shares held by them.

4. The Company is now authorized by license issued by the Dominion of Canada, bearing date the 31st day of March, 1915, and expiring on the 31st day of March, 1916, to transact Guarantee, Burglary, Accident and Sickness Insurance.

5. *Deposited assets.*—Assets of the Company are deposited and held in Canada as special security for the policyholders therein as follows: Deposit accepted at the value of $399,012.

METROPOLITAN LIFE INSURANCE COMPANY.

Register No. 5430. Certificate of Registry No. 3051.

1 Head Office, New York City. Chief Agent and Attorney for Ontario, Henry Briggs, Toronto. Suits by or against the Company may be brought in the name of The Metropolitan Life Insurance Company.

2. *The legislative enactments* by which the powers, duties, rights and obligations of the Company are now declared, defined, limited or governed are the following: New York State, 1883, chap. 437, an Act to amend the charter of the Metropolitan Life Insurance Company of the City of New York.

3. *The members are related mutually.* There is no share capital and no personal liability of the assured who constitute the members. Every person effecting an insurance with the Company becomes a member, and has a right to vote at all annual and general meetings of the Company.

4. The Company is now authorized by license issued by the Dominion of Canada, bearing date the 31st day of March, 1915, and expiring on the 31st day of March, 1916, to transact Life Insurance.

5. *Deposited assets.*—Assets of the Company are deposited and held in Canada as special security for the policyholders therein as follows: Deposit accepted at the value of $10,601,361, held by the Receiver-General; also $7,592,950, vested in Canadian Trustees under the Insurance Act.

THE STAR ASSURANCE SOCIETY.

Register No. 5437. Certificate of Registry No. 3058.

1. Head Office of the Society, London, Eng. Chief Agent and Attorney for Ontario, Alfred W. Briggs, Toronto. Suits by or against the Company may be brought in the name of The Star Assurance Society.

2. *The legislative enactments* by which the powers, duties, rights and obligations of the Company are now declared, defined, limited or governed are the following: Deed of Settlement, 2nd October, 1843; The Star Life Assurance Society Act, 1868; The Star Life Assurance Society Act, 1884, 57-8 Vict., chap. 124, Resolutions adopted 13th of August, 1884; Resolutions adopted 1st April, 1885; Articles, 182 George V., ch. 69 (1911).

3. *The members are related* as shareholders in the Society to the extent of their shares therein defined by the Deed of Settlement, and the liability of the members is limited to the amount remaining unpaid upon the shares held by them.

NOTE.—Each policy of the Society contains the following stipulation: Provided that the funds and property of the Society, for the time being remaining unapplied and undisposed of, shall alone be answerable for any claim or demand upon the Society, under or by virtue of this policy, and that only after satisfying all prior claims or demands thereon, and that no policyholder of the Society, not being a shareholder therein shall be subject or liable to any such claim or demand either in law or equity, and that neither the directors who have executed this policy nor any other director or shareholder of the Society, whether they shall be respectively policyholders or not, shall be subject or liable to any such claim or demand, or any payment or contribution in respect thereof, beyond so much of the share or shares (if any) held by them, him or her, in the capital of the Society, as shall not for the time being have been paid up, as shall not be required for the satisfaction of such prior claim and demands aforesaid; and that upon the legal transfer by any shareholder in accordance with the regulations of the Society, of any share, the person or persons to whom such transfer shall have been so made, and not the transferring shareholder, shall be accountable for the unpaid part of such share.

4. The Company is now collecting premiums and paying claims in Canada by virtue of the Insurance Act.

5. *Deposited assets.*—Assets of the Society are deposited and held in Canada as special security for the policyholders therein as follows: Deposit accepted at the value of $176,704, held by the Dominion Government at Ottawa.

THE GREAT WEST LIFE ASSURANCE COMPANY.

Register No. 5365. Certificate of Registry No. 2986.

Directors and Officers.

Directors:—Alexander Macdonald, Winnipeg; A. C. Flumerfelt, Victoria, B.C.; Geo. W. Allan, A. M. Nanton, Winnipeg; P. C. McIntyre, Winnipeg; Geo. R. Crowe, Winnipeg; R. T. Riley, Winnipeg; Andrew Kelly, Winnipeg; Sir D. H. McMillan, Winnipeg; Geo. F. Galt, Winnipeg; F. Nation, Victoria, B.C.

Officers:—Alexander Macdonald, President, Winnipeg; Geo. F. Galt, Winnipeg; R. T. Riley and A. M. Nanton, Vice-Presidents, Winnipeg; W. McQuaker, Treasurer, Winnipeg.

1. Head Office of the Company, Winnipeg, Man. Chief Agent and Attorney for the Province of Ontario, Henry Brock, Toronto.

2. *The legislative enactments* by which the powers, duties, rights and obligations of the Company are now declared, defined, limited or governed are the following: 54-55 Vict., chap. 15 (D.), an Act to incorporate The Great West Life Assurance Company.

3. *The members are related* as shareholders in an incorporated stock company, and the liability of the members is limited to the amount unpaid upon the shares held by them.

4. The Company is now authorized by license issued by the Dominion of Canada, bearing date the 31st day of March, 1915, and expiring on the 31st day of March, 1916, to transact Life Insurance.

5. *Deposited assets.*—Assets of the Company are deposited and held in Canada as special security for the policyholders therein as follows: Deposit accepted at the value of $57,000.

CANADIAN ORDER OF THE WOODMEN OF THE WORLD.

Register No. 5473. Certificate of Registry No. 3094.

Officers:—W. S. Harrison, Head Consul Commander, Toronto; Dr. J. B. Gamble, Head Advisor Lieutenant, Brantford; J. H. Saunders, Head Banker, London; W. S. Harrison, Head Physician, Toronto; J. M. Paterson, Head Watchman, Hamilton; I. F. Miller, Head Escort, Brantford; George Crawford, Head Sentry, Lindsay; J. B. Hoover, Guelph; Rev. J. W. Hodgins, Stratford, and John Manning, London, Head Managers; C. C. Hodgins, Kingston, Past Head Consul.

1. Head Office, London, Ont. Clair Jarvis, Head Clerk. Suits by or against the Company may be brought in the name of The Canadian Order of the Woodmen of the World.

2. *Company, how constituted or incorporated.*—The Company was incorporated on the 1st of April, 1893, by Special Act of the Dominion Parliament, in the 56th year of Her late Majesty's reign, being Chapter 92.

3. *The legislative enactments* by which the powers, duties, rights and obligations of the Company are now declared, defined, limited or governed are the following: Parliament of Canada, 1893, 56 Vict., chap. 92; Canada (1910), chap. 32, The Insurance Act.

4. *The members are related* as members of an assessment company, and the liability of the members is unlimited.

5. The Company is now authorized by certificate of registration issued by the Dominion of Canada, bearing date the 31st day of March, 1915, and expiring on the 31st day of March, 1916, to transact Life and Sickness Insurance on the Assessment plan.

6. *Deposited assets.*—The Company has no deposit with the Government of Canada.

EMPLOYERS' LIABILITY ASSURANCE CORPORATION (LIMITED).

Register No. 5472. Certificate of Registry No. 3093.

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1. Head Office, London, Eng. Chief Agent and Attorney for Ontario, Charles W. I. Woodland, Toronto. Suits by or against the Company may be brought in the name of the Employers' Liability Assurance Corporation (Limited).

2. *The legislative enactments* by which the powers, duties, rights and obligations of the Company are now declared, defined, limited or governed are the following: United Kingdom, 1862, The Companies' Act; chap. 104, Joint Stock Companies' Arrangement Act, 1870; 1877, chap. 26; 1879, chap. 79; 1880, chap. 19; 1883, chap. 23; 1883, chap. 30; 1886, chap. 23; 1890, chap. 62; 1890, chap. 63; Companies' Acts, Public Acts, still in force.

3. *The members are related* as shareholders in an incorporated joint stock company, and the liability of the members is limited to the amount remaining unpaid upon the shares held by them.

4. The Company is now authorized by license issued by the Dominion of Canada, bearing date the 31st day of March, 1915, and expiring on the 31st day of March, 1916, to transact Fire, Accident, Guarantee and Sickness Insurance, also Automobile Insurance.

5. *Deposited assets.*—Assets of the Company are deposited and held in Canada as special security for the policyholders therein as follows: Deposit accepted at the value of $1,244,422.

THE GLOBE INDEMNITY COMPANY OF CANADA.

Register No. 5321. Certificate of Registry No. 2942.

Directors and Officers.

Directors:—J. Gardner Thompson, Montreal; Sir Alex. Lacoste, Montreal; T. J. Drummond, Montreal; M. Chevalier, Montreal; A. G. Dent, Liverpool, England; Lewis Laing, Montreal; Sir Frederick Williams-Taylor, Montreal.

Officers.—J. Gardner Thompson, President; Lewis Laing, Montreal, Vice-President; John Emo, General Manager and Secretary, Montreal.

1. Head Office, Montreal; Chief Agent and Attorney for Ontario, A. E. Wilson, Toronto. Suits by or against the Company may be brought in the name of The Globe Indemnity Company of Canada.

2. *The legislative enactments* by which the powers, duties, rights and obligations of the Company are now declared, defined, limited or governed are the following: Canada, chap. 118, 1894, Vict., 57 and 58, an Act to incorporate the Canadian Railway Accident Insurance Company; Canada, chap. 32, The Insurance Act; see Statutes of Canada, 1899, 62-3 Vict., chap. 106. See also Statutes of Canada, 1914.

3. *The members are related* as shareholders in an incorporated joint stock company, and the liability of the members is limited to the amount of shares held by them.

4. The Company is now authorized by license issued by the Dominion of Canada, bearing date the 31st day of March, 1915, and expiring on the 31st day of March, 1916, to transact Accident, Sickness, Burglary, Automobile and Guarantee Insurance.

5. *Deposited assets*.—Assets of the Company are deposited and held in Canada as special security for the policyholders therein as follows: Deposit accepted at the value of $129,080, held by the Government of Canada.

NORTHERN LIFE ASSURANCE COMPANY OF CANADA.

Register No. 5286. Certificate of Registry No. 2907.

Directors and Officers.

Directors:—T. H. Purdom, K.C., London; John Milne, London; Matthew Wilson, K.C., Chatham; John Ferguson, London; Charles Jenkins, Petrolia; W. S. Calvert, Strathroy; N. H. Stevens, Chatham; John Purdom, London; M. McGugan, Mount Brydges.

Officers:—T. H. Purdom, K.C., President, London; W. S. Calvert, 1st Vice-President, Strathroy; John Ferguson, 2nd Vice-President, London; W. J. McMurtry, General Manager, London; J. Wilson Purdom, Secretary, London.

1. Head Office, London, Ontario. Suits by or against the Company may be brought in the name of The Northern Life Assurance Company of Canada.

2. *The legislative enactments* by which the powers, duties, rights and obligations of the Company are now declared, defined or governed are as follows: 57-8 Vict., chap. 122; Canada, chap. 32, The Insurance Act.

3. *The members are related* as shareholders in an incorporated joint stock company, and the liability of the members is limited to the amount remaining unpaid upon the shares held by them.

4. The Company is now authorized by license issued by the Dominion of Canada, bearing date the 31st day of March, 1915, and expiring on the 31st day of March, 1916, to transact Life Insurance.

5. *Deposited assets.*—Assets of the Company are deposited and held in Canada as special security for the policyholders therein as follows: Deposit accepted at the value of $64,204.

IMPERIAL LIFE ASSURANCE COMPANY OF CANADA.

Register No. 5457. Certificate of Registry No. 3078.

Directors and Officers.

Directors.—T. Bradshaw, F.I.A., Toronto; Hon. A. E. Kemp, M.P., Toronto; Sir William Mackenzie, Toronto; F. R. Eccles, M.D., F.R.C.S., London; Hon. William Harty, Kingston; Warren Y. Soper, Ottawa; Sir H. S. Holt, Montreal; Samuel J. Moore, Toronto; E. T. Malone, K.C., Toronto; Geo. A. Morrow, Toronto; Hon. David MacKeen, Halifax; W. G. Morrow, Peterboro; James Ryrie, Toronto; Alexander Laird, Toronto; James F. Weston, Toronto.

Officers.—G. A. Morrow, President, Toronto; S. J. Moore, Vice-President, Toronto; E. T. Malone, K.C., Vice-President, Toronto; James F. Weston, Managing Director, Toronto.

1. Head Office, Toronto. Suits by or against the Company may be brought in the name of The Imperial Life Assurance Company of Canada.

2. *The legislative enactments* by which the powers, duties, rights and obligations of the Company are now declared, defined, limited or governed are the following: 59 Vict., chap. 50 (Canada), an Act to incorporate the Imperial Life Assurance Company of Canada; Canada, chap. 32, The Insurance Act; R.S.O., 1914, chap. 183.

3. *The members are related* as shareholders in an incorporated joint stock company, and the liability of the members is limited to the amount remaining unpaid upon the shares held by them.

4. The Company is now authorized by license issued by the Dominion of Canada, bearing date the 31st day of March, 1915, and expiring on the 31st day of March, 1916, to transact Life Insurance.

5. *Deposited assets.*—Assets of the Company are deposited and held in Canada as special security for the policyholders therein as follows: Deposit accepted at the value of $232,607, held by the Receiver-General.

THE INDEPENDENT ORDER OF FORESTERS.

Register No. 5293. Certificate of Registry No. 2914.

DIRECTORS AND OFFICERS.

Directors:—Elliott G. Stevenson, Toronto; J. D. Clark, Dayton, Ohio; Thomas Millman, M.D., Toronto; R. Mathison, Toronto; Victor Morin, B.A., LL.B., Notary Public, Montreal; W. H. Hunter, B.A., Toronto.

Officers:—Elliott G. Stevenson, President, Toronto; J. D. Clark, Vice-President, Dayton, Ohio; R. Mathison, Treasurer, Toronto; Fred. J. Darch, Secretary, Toronto.

1. Head Office of the Corporation, Toronto.

2. The status of this Society is now defined by the following Acts: 59 Vict. (Ont)., chap. 120, and Act respecting the Supreme Court of the Independent Order of Foresters; 59 Vict. (Can.), chap. 51, an Act to amend the Act incorporating the Supreme Court of Independent Order of Foresters. See also private Act in the Statutes of Canada, 1901, 3 and 4 George V., chap. 113.

3. By virtue of this legislation and of R.S.C., chap. 34, the Society made a deposit of $100,000 with the Government of Canada, and was by that Government on 1st May, 1896, licensed for the transaction of Life, Disability and Sickness Insurance with its members to the extent specified in the Act of Canada of 1914, amending the Act incorporating the Supreme Court. The legal effect of the foregoing was to alter the registry of the Society in the Department of Insurance for Ontario and transfer as from the Friendly Society to the Insurance Company Register.

4. The Corporation is now authorized by license issued by the Dominion of Canada bearing date the 31st day of March, 1915, and expiring on the 31st day of March, 1916, to transact Life, Disability, and Sickness Insurance, as specified in its constitution and laws.

5. The Corporation has deposited with the Government of Canada securities to the value of $100,000, accepted at $100,000.

SCOTTISH AMICABLE LIFE ASSURANCE SOCIETY.

Register No. 2982. Certificate of Registry No. 5361.

1. Head Office, Glasgow, Scotland. Chief Agent and Attorney for Ontario, David Thorburn Symons, Toronto. Suits by or against the Company may be brought in the name of the Scottish Amicable Life Assurance Society.

2. *The legislative enactments* by which the powers, duties, rights and obligations of the Company are now declared, defined, limited or governed are the following: 12-13 Vict., chap. 22; 33-34 Vict., chap. 61; 34-35 Vict., chap. 58.

3. *The members are related* as members of a mutual Company.

4. The Company is now collecting premiums and paying claims in Canada by virtue of The Insurance Act.

5. *Deposited assets.*—The Company has deposited with the Receiver-General of Canada the sum of $119,881, as special security for the policyholders in Canada.

GRAND COUNCIL OF THE CATHOLIC MUTUAL BENEFIT ASSOCIATION OF CANADA.

Register No. 5304. Certificate of Registry No. 2925.

Directors and Officers.

Directors:—Hon. M. F. Hackett, K.C., Stanstead, Que.; Hon. A. D. Richard, Dorchester, N.B.; J. J. Behan, Kingston, Ont.; J. W. Mallon, Toronto; Dr. Alex. Germain, Montreal, Que.; Hon. John Morrissey, Newcastle, N.B.; Rev. A. J. Fischer, C.R., Waterloo, Ont.; John T. Hallissey, Truro, N.S.

Officers:—Hon. M. F. Hackett, President, Stanstead, Que.; Hon. A. D. Richard, Vice-President, Dorchester, N.B.; J. J. Behan Secretary, Kingston, Ont.

1. Head Office, Kingston, Ont. Chief Agent for Ontario, J. J. Behan, Kingston, Ont. Suits by or against the Society may be brought in the name of the Grand Council of the Catholic Mutual Benefit Association of Canada.

2. The Society was transferred from the Friendly Society to the Insurance Company Register from the 25th April, 1896, and is now authorized under section 85 of R.S.C., chap. 34 (Can.), to transact Life and Sickness Insurance on the Assessment Plan. See special Act, 56 Vict., chap. 90 (D); 4-5 Edward VII., chap. 77 (D); Canada, chap. 32, The Insurance Act. See also special Act (D), 1914.

3. The Corporation has no deposit with the Government of Canada.

CANADIAN FIRE INSURANCE COMPANY.

Registry No. 5439. Certificate of Registry No. 3060.

Directors and Officers.

Directors:—J. H. Ashdown, Winnipeg; R. T. Riley, Winnipeg; R. J. Campbell, Winnipeg; G. R. Crowe, Winnipeg; John Galt, Winnipeg; J. A. M. Aikins, K.C., Winnipeg; G. V. Hastings, Winnipeg.

Officers:—James H. Ashdown, President, Winnipeg; R. T. Riley, Vice-President and Managing Director, Winnipeg; C. S. Riley, Secretary, Winnipeg.

1. Head Office, Winnipeg, Man. Chief Agent and Attorney for Ontario, S. R. Parsons, Toronto. Suits by or against the Company may be brought in the name of The Canadian Fire Insurance Company.

2. *The legislative enactments* by which the powers, duties, rights and obligations of the Company are now declared, defined and governed are as follows: 60-1 Vict., chap. 76; Canada, chap. 32, The Insurance Act.

3. *The members are related* as shareholders in an incorporated joint stock company, and the liability of the members is limited to the amount remaining unpaid upon the shares held by them.

4. The Company is now authorized by license issued by the Dominion of Canada, bearing date the 31st day of March, 1915, and expiring on the 31st day of March, 1916, to transact Fire Insurance.

5. *Deposited assets.*—Assets of the Company are deposited and held in Canada as special security for the policyholders therein as follows: In Canada, a deposit accepted at $66,500.

NATIONAL LIFE ASSURANCE COMPANY OF CANADA.

Register No. 5462. Certificate of Registry No. 3083.

Directors and Officers.

Directors:—Elias Rogers, Toronto; William Stone, Toronto; Hon. J. J. Foy, K.C., M.P.P., Toronto; Geo. W. Beardmore, Toronto; W. R. Hobbs, Toronto, Ont.; Albert J. Ralston, Toronto, Ont.; Alfred Rogers, Toronto; George W. Gouinlock, Toronto; Dr. W. H. Merritt, St. Catharines.

Officers:—Elias Rogers, President, Toronto; Hon. J. J. Foy, K.C., M.P.P.; Wm. Stone, Toronto, and Albert J. Ralston, Vice-Presidents; Albert J. Ralston, Managing Director, Toronto; F. Sparling, Secretary, Toronto.

1. Head Office, Toronto, Ontario. Suits by or against the Company may be brought in the name of the National Life Assurance Company of Canada.

2. *The legislative enactments* by which the powers, duties, rights and obligations of the Company are now declared, defined or governed are the following: 60-61 Vict., chap. 78 (D); Canada, chap. 32, The Insurance Act.

3. *The members are related* as shareholders in an incorporated joint stock company, and the liability of the members is limited to the amount remaining unpaid upon the shares held by them.

4. The Company is now authorized by license issued by the Dominion of Canada, bearing date the 31st day of March, 1915, and expiring on the 31st day of March, 1916, to transact Life Insurance.

5. *Deposited assets.*—Assets of the Company are deposited and held in Canada as special security for the policyholders therein as follows: Deposit accepted at the value of $53,500, held by the Receiver-General.

LAW UNION AND ROCK INSURANCE COMPANY, LIMITED.

Register No. 5479. Certificate of Registry No. 3100.

1. Head Office, London, England. Chief Agent and Attorney for Ontario, Douglas Kay Rldout, Toronto. Suits by or against the Company may be brought in the name of the Law Union and Rock Insurance Company.

2. *The legislative enactments* by which the powers, duties, rights and obligations of the Company are now declared, defined, limited or governed are the following: United Kingdom, 7 and 8 Vict., chap. 110; 25 and 26 Vict., chap. 59.

3. *The members are related* as shareholders in an incorporated joint stock company, and the liability of the members is limited to the amount remaining unpaid upon the shares held by them.

NOTE.—No. 7 of the Articles of Association provides as follows: In every fire or life policy, or other written contract to be executed or entered into by or on behalf of the Company, by which any responsibility shall be undertaken or incurred by or imposed upon the Company there shall be inserted a clause or clauses providing so far as lawfully may be that no shareholder or director of the Company, nor the estate or effects of any such shareholder or director shall, either in respect of his being such or by reason of any matter or thing done by him, or by any other person in virtue of any authority or power hereby given, be answerable for or in respect of any such policy or other contract beyond the amount of the instalment or instalments which at the time of the claim to be made in respect of such policy or other contract shall be remaining unpaid upon his share or shares, nor be liable to be called upon for any further sum than such then unpaid amount; or such other clause or clauses as shall effectually protect every shareholder and director from all personal and individual liability in respect of any such policy or other contract, and limit the liability thereunder to the funds of the Company applicable pursuant to the provisions of these articles to the satisfaction of claims upon such policy or contract.

4. The Company is now authorized by license issued by the Dominion of Canada, bearing date the 31st day of March, 1915, and expiring on the 31st day of March, 1916, to transact Fire, Accident and Sickness Insurance.

5. *Deposited assets.*—Assets of the Company are deposited and held in Canada as special security for the policyholders therein as follows Deposit with Receiver-General of Canada, accepted at the value of $354,595.

SUBSIDIARY HIGH COURT OF THE ANCIENT ORDER OF FORESTERS IN THE DOMINION OF CANADA.

Register No. 5467. Certificate of Registry No. 3088.

Officers:—W. R. Woodstock, High Chief Ranger, Toronto; A. Martin, Sub-High Chief Ranger, Hamilton; H. C. Wilson, High Chief Treasurer, Toronto; L. Secord, M.D., High Court Medical Examiner, Brantford; A. Webber, High Court Senior Woodward, Winnipeg; H. McPherson, High Court Junior Woodward, London; R. J. McWilliams, High Court Senior Beadle, Peterboro; T. P. Wood, High Court Junior Beadle, Toronto; W. Williams, Permanent Secretary, Toronto.

1. Head Office of the Corporation, Toronto. Suits by or against the Corporation may be brought in the name of the Subsidiary High Court of the Ancient Order of Foresters in the Dominion of Canada.

2. The Corporation as now registered was constituted by the Special Act of the Parliament of Canada, 61 Vict., 1898, chap. 91. See also Statutes of Canada, 1901, 1 Edw. VII., chap. 101.

3. The Company is now authorized by license issued by the Dominion of Canada, bearing date the 31st day of March, 1915, and expiring on the 31st day of March, 1916, to transact Life and Sickness Insurance.

4. The Corporation has deposited with the Government of Canada securities to the value of $61,647, accepted at $58,877.

NEW YORK PLATE GLASS INSURANCE COMPANY.

Register No. 5332. Certificate of Registry No. 2953.

Directors and Officers.

Directors:—Major A. White, New York; Edward Ashforth, New York; Leopold S. Bache, New York; Daniel Birdsall, New York; J. Romaine Brown, New York; William H. Chase, New York; Edwin A. Cruickshank, New York; Elijah R. Kennedy, New York; J. Edgar Leaycraft, New York; Frederick G. Potter, New York; J. Carroll French, New York; E. C. Camman, Richard M. Colt, Samuel D. Folsom, Silas Wodell, Fred. Zittell, William H. Whiting, A. P. W. Kinnan, New York; Frederick H. Ecker, New York; Wm. G. Ver Planck, New York; Charles J. Edwards, New York.

Officers:—Major A. White, President, New York; J. Romaine Brown, Vice-President, New York; J. Carroll French, Secretary, New York.

1. Head Office, New York. Chief Agent and Attorney for Ontario, Thomas H. Mason, Toronto.

2. *The legislative enactments* by which the powers, duties, rights and obligations of the Company are now declared, defined, limited or governed are the following: Charter filed under the laws of New York, chap. 439, 1877; Dominion of Canada (1910), chap. 32, The Insurance Act.

3. *The members are related* as shareholders in an incorporated joint stock company, and the liability of the members is limited to the amount remaining unpaid upon the shares held by them.

4. The Company is now authorized by license issued by the Dominion of Canada, bearing date the 31st day of March, 1915, and expiring on the 31st day of March, 1916, to transact Plate Glass Insurance.

5. *Deposited assets.*—Assets of the Company are deposited and held in Canada as special security for the policyholders therein as follows: Deposit accepted at the value of $31,006, held by the Minister of Finance.

EXCELSIOR LIFE INSURANCE COMPANY.

Register No. 5290. Certificate of Registry No. 2911.

Directors and Officers.

Directors:—David Fasken, K.C., Toronto; S. J. Parker, Owen Sound; John Ferguson, M.A., M.D., L.R.C.P., Toronto; Thomas Long, Toronto; W. J. McFarland, Toronto; George E. Weir, Dresden; Alex. Fasken, B.A., Toronto; Wm. Harvey, B.L., Winnipeg; Jos. Wright, Toronto; W. F. B. Colter, L.D.S., Sarnia; W. H. Gooderham, Toronto.

Officers:—David Fasken, K.C., President, Toronto; Alex. Fasken, Toronto; and S. J. Parker, Owen Sound, Vice-Presidents; Edwin Marshall, General Manager, Toronto; Chas. Q. Parker, Secretary-Treasurer, Toronto.

1. Head Office, Toronto, Ontario. Suits by or against the Company may be brought in the name of The Excelsior Life Insurance Company.

2. *The legislative enactments* by which the powers, duties, rights and obligations of the Company are now declared, defined, limited or governed are the following: 1889, Aug. 7—Incorporated by Charter (Ontario) issued under R.S.O. 1887, chap. 167, sec. 4, with the name of "The Protestant Life Insurance Company of Ontario, Limited," (Liber 123, No. 7, Office of Provincial Registrar); 1889, December 11—Order-in-Council, changing corporate name from "The Protestant Life Insurance Company of Ontario, Limited," to "The Excelsior Life Insurance Company of Ontario, Limited"; 1899, December 19th—Order-in-Council, Ontario, changing corporate name from "The Excelsior Life Insurance Company of Ontario, Limited," to "The Excelsior Life Insurance Company"; 1900, June 6th—Order-in-Council, Ontario, authorizing the release of the Company's Provincial Deposit under R.S.O. 1897, chap. 203, sec. 44; Canada (1910), chap. 32.

3. *The members are related* as shareholders in an incorporated joint stock company, and the liability of the members is limited to the amount remaining unpaid upon the shares held by them.

4. The Company is now authorized by license issued by the Dominion of Canada, bearing date the 31st day of March, 1915, and expiring on the 31st day of March, 1916, to transact Life Insurance.

5. *Deposited assets.*—Assets of the Company are deposited and held in Canada as special security for the policyholders therein as follows: Deposit accepted at $52,300, held by the Government of Canada.

ANGLO-AMERICAN FIRE INSURANCE COMPANY.

Register No. 5423. Certificate of Registry No. 3044.

Directors and Officers.

Directors:—E. E. A. DuVernet, Toronto, G. A. Howell, Toronto; A. C. Heighington, Toronto; S. M. Barker, Hamilton.

Officers:—E. E. A. DuVernet, President; S. M. Barker, Vice-President; J. W. Rutherford, Secretary and Manager, Toronto.

1. Head Office, Toronto. Suits by or against the Company may be brought in the name of The Anglo-American Fire Insurance Company.

2. *The legislative enactments* by which the powers, duties, rights and obligations of the Company are now declared, defined, limited or governed are the following: 1899, March 16th—Incorporated by charter (Ontario) issued under R.S.O. 1897, chap. 203, sec. 3; Canada (1910), chap. 32.

3. *The members are related* as shareholders in an incorporated joint stock company, and the liability of the members is limited to the amount remaining unpaid upon the shares held by them.

4. The Company is now authorized by license issued by the Dominion of Canada, bearing date the 31st day of March, 1915, and expiring on the 31st day of March, 1916, to transact Fire Insurance.

5. *Deposited assets.*—Assets of the Company are deposited and held in Canada as special security for the policyholders therein as follows: Deposit accepted at $58,378, held by the Government of Canada.

RELIANCE MUTUAL LIFE ASSURANCE SOCIETY.

Register No. 5396. Certificate of Registry No. 3017.

1. Head Office, London, England. Chief Agent and Attorney for Ontario, John B. Laidlaw, Toronto, Ont. Suits by or against the Company may be brought in the name of the Reliance Mutual Life Assurance Society.

2. The Company is now collecting premiums and paying claims in Canada in virtue of The Insurance Act (1910), chap. 32.

3. Assets of the Company are deposited and held in Canada as special security for the policyholders therein as follows: Deposit accepted at $96,133.

NORWICH UNION LIFE INSURANCE SOCIETY.

Register No. 5397. Certificate of Registry No. 3018.

1. Head Office, Norwich, England. Chief Agent and Attorney for Ontario, John Baird Laidlaw. Suits by or against the Company may be brought in the name of the Norwich Union Life Insurance Society.

2. The Society is now collecting premiums and paying claims in Canada by virtue of the Insurance Act.

3. *Deposited assets.*—Assets of the Company are deposited and held in Canada as special security for the policyholders therein as follows: Deposit accepted at the value of $68,910.

Under Certificate of Registry No. 3019 the Company is also authorized to invest its surplus funds in Ontario.

CONTINENTAL LIFE INSURANCE COMPANY.

Register No. 5347. Certificate of Registry No. 2968.

Directors and Officers.

Directors:—A. F. MacLaren, Toronto; J. W. Scott, Listowel; Angus McKay, M.D., Ingersoll; H. Wilberforce Aikins, B.A., M.D., M.R.C.S., Toronto; Sidney Jones, Toronto; Joseph Rosser, Toronto; M. Rawlinson, Toronto; G. B. Woods, Toronto; E. E. Sharpe, Winnipeg, Man.; N. L. Patterson, Toronto.

Officers:—Geo. B. Woods, President, Toronto; J. W. Scott, Listowel, Ont.; First Vice-President and Joseph Rosser, Toronto, Second Vice-President; George B. Woods, Managing Director, Toronto; Charles H. Fuller, Secretary, Toronto.

1. Head Office, Toronto. Suits by or against the Company may be brought in the name of The Continental Life Insurance Company.

2. *The legislative enactments* by which the powers, duties, rights and obligations of the Company are now declared, defined, limited or governed are the following: The Company was incorporated October 26th, 1899, by Letters Patent (Ontario) under R.S.O. 1897, chap. 203, sec. 3; 1 Ed. VII., 1901, chap. 94 (Special Act, Ontario), amalgamating The Continental Life Insurance Company and The Farmers' and Traders' Life and Accident Assurance Company, Limited, as "The Continental Life Insurance Company"; 9th January, 1902, Order-in-Council, Ontario, authorizing the release of the Company's Provincial deposit under R.S.O. 1897, chap. 203, sec. 44. (See also Canada (1910) chap. 32.)

3. *The members are related* as shareholders in an incorporated joint stock company, and the liability of the members is limited to the amount remaining unpaid upon the shares held by them.

4. The Company is now authorized by license issued by the Dominion of Canada, bearing date the 31st day of March, 1915, and expiring on the 31st day of March, 1916, to transact Life Insurance.

5. *Deposited assets.*—Assets of the Company are deposited and held in Canada as special security for the policyholders therein as follows: Deposit accepted at the value of $60,326, held by the Government of Canada.

CROWN LIFE INSURANCE COMPANY.

Register No. 5468. Certificate of Registry No. 3089.

Directors and Officers.

Directors:—G. T. Somers, Toronto; J. Gowans Kent, Toronto; H. S. Strathy, Toronto; W. D. Lummis, Toronto; Herbert M. Mowat, K.C., Toronto; R. L. McCormack, Toronto; F. R. McD. Russell, Vancouver; Geo. H. Hees, Toronto; David Wood, Winnipeg.

Officers:—G. T. Somers, President, Toronto; J. Gowans Kent, Vice-President, Toronto; H. M. Mowat, Vice-President, Toronto; William Wallace, Manager, Toronto; A. H. Selwyn Marks, Secretary, Toronto.

1. Head Office, Toronto. Suits by or against the Company may be brought in the name of the Crown Life Insurance Company.

2. *The legislative enactments* by which the powers, duties, rights and obligations of the Company are now declared, defined, limited or governed are the following: Dominion of Canada, 63-64 Vict., chap. 97, 1900 (Special Act); Canada (1910), chap. 32, The Insurance Act; 7-8 Edw. VII., chap. 99 (D), 1908. (See also The Ontario Insurance Act, R.S.O. 1914, chap. 183, and Act amending the same.)

3. *The members are related* as shareholders in incorporated joint stock company, and the liability of the members is limited to the amount remaining unpaid upon the shares held by them.

4. The Company is now authorized by license issued by the Dominion of Canada, bearing date the 31st day of March, 1915, and expiring on the 31st day of March, 1916, to transact Life Insurance.

5. *Deposited assets.*—Assets of the Company are deposited and held in Canada as special security for the policyholders therein as follows: Deposit accepted at the value of $65,468, held by the Government of Canada.

THE HOME INSURANCE COMPANY.

Register No. 5442. Certificate of Registry No. 3063.

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1. Head Office, New York City. Chief Agent and Attorney for Ontario, A. M. M. Kirkpatrick, Toronto. Suits by or against the Company may be brought in the name of The Home Insurance Company.

2. *The legislative enactments* by which the powers, duties, rights and obligations of the Company are now declared, defined, limited or governed are the following: State of New York, 1892, chap. 690, an Act relating to Insurance Corporations, constituting chapter 38 of the General Laws.

(As to Canada and Ontario see Canada (1910), chap. 32, and R.S.O., 1914, chap. 183.)

3. *The members are related* as shareholders in an incorporated joint stock company. There is no liability of members, as the capital stock ($3,000,000) is fully paid up.

4. The Company is now authorized by license issued by the Dominion of Canada, bearing date the 31st day of March, 1915, and expiring on the 31st day of March, 1916, to transact Fire, Automobile, Hail and Tornado Insurance. The Company is also registered under the Ontario Insurance Act to transact Inland Marine Insurance.

5. *Deposited assets.*—Assets of the Company are deposited and held in Canada as special security for the policyholders therein as follows: Deposit accepted at the value of $734,953, held by the Government of Canada.

THE SOVEREIGN LIFE ASSURANCE COMPANY OF CANADA.

Register No. 5478. Certificate of Registry No. 3099.

Directors and Officers.

Directors:—John McClelland, Toronto; R. R. Scott, Winnipeg, Man.; H. J. Meiklejohn; W. Sanford Evans, Winnipeg, Man.; R. G. Macdonald, Brandon, Man.; Geo. N. Jackson, Winnipeg; Alex. Melville, Winnipeg; E. E. Sharpe, Winnipeg, Man.; Wm. Grayson, Moose Jaw, Sask.; D. E. Williams, Winnipeg; George Grisdale, Winnipeg; Chas. M. Simpson, Winnipeg.

Officers:—Robert R. Scott, President; Wm. Grayson, 1st Vice-President; D. E. Williams, 2nd Vice-President; H. J. Meiklejohn, Managing Director.

1. Head Office, Winnipeg, Man. Chief Agent and Attorney for Ontario, William Dick Hay, Toronto.

2. *The legislative enactments* by which the powers, duties, rights and obligations of the Company are now declared, defined, limited or governed are the following: 2 Edw. VII. (Dom.), chap. 102, an Act to incorporate The Sovereign Life Assurance Company of Canada.

3. *The members are related* as shareholders in an incorporated joint stock company, and the liability of the members is limited to the amount remaining unpaid upon the shares held by them.

4. The Company is now authorized by license issued by the Dominion of Canada, bearing date the 31st day of March, 1915, and expiring on the 31st day of March, 1916, to transact Life Insurance.

5. *Deposited assets.*—Assets of the Company are deposited and held in Canada as special security for the policyholders therein as follows: Deposit accepted at $51,069.

RAILWAY PASSENGERS ASSURANCE COMPANY.

Register No. 5413. Certificate of Registry No. 3034.

1. Head Office, London, England. Chief Agent and Attorney for Ontario, F. H. Russell, Toronto.

2. *The legislative enactments* by which the powers, duties, rights and obligations of the Company are now declared, defined, limited or governed are the following: Railway Passengers Assurance Consolidated Act, 1892, 55 Vict., chap. 8 (Imperial Act); Act to extend the objects and business of the Railway Passengers Assurance Company and for other purposes, 60 Vict., chap. 14 (Imperial Act); also the Companies' Act, 1862 (Imperial Act).

3. *The members are related* as shareholders in an incorporated joint stock company, and the liability of the members is limited to the amount remaining unpaid upon the shares held by them.

4. The Company is now authorized by license issued by the Dominion of Canada, bearing date the 31st day of March, 1915, and expiring on the 31st day of March, 1916, to transact Guarantee, Accident, Sickness and Plate Glass Insurance.

5. *Deposited assets.*—Assets of the Company are deposited and held in Canada as special security for the policyholders therein as follows: Deposit, $210,221 accepted at $172,051.

MARYLAND CASUALTY COMPANY.

Register No. 5410. Certificate of Registry No. 3031.

1. Head Office, Baltimore, Md. Chief Agent and Attorney for Ontario, Irving Wells Smith, Toronto, Ont.

2. *The legislative enactments* by which the powers, duties, rights and obligations of the Company are now declared, defined limited or governed are the following: Act of the General Assembly of Maryland, amending charter, 1898, chap. 43; Act amending and extending powers, 1900, chap. 10; Act amending and extending powers, 1902, chap. 386.

3. *The members are related,* as shareholders, in an incorporated joint stock company, The capital stock ($750,000) is fully paid and is non-assessable.

4. The Company is now authorized by license issued by the Dominion of Canada, expiring 31st day of March, 1916, to transact Accident, Sickness, Burglary, Guarantee, Plate Glass and Steam Boiler Insurance.

5. *Deposited assets.*—Assets of the Company are deposited and held in Canada as special security for the policyholders therein, as follows: Deposit accepted at $374,211.

STATE LIFE INSURANCE COMPANY.

Register No. 5296. Certificate of Registry No. 2917.

DIRECTORS AND OFFICERS.

Directors:—Albert Sahm, Chas. F. Coffin, R. W. McBride, H. W. Bennett, H. McK. Landon, James I. Dissette, William C. Bobbs, W. J. Mooney, Frank D. Stalkner, Indianapolis, Indiana

Officers:—H. W. Bennett, President; Charles F. Coffin, Vice-President.

1. Head Office, Indianapolis, Ind. Chief Agent and Attorney for Ontario, W. H. Hunter, Toronto.

2. *The legislative enactments* by which the powers, duties, rights and obligations of the Company are now declared, defined, limited or governed are the following: Indiana, 1899, chap. 23; 1903, chap. 27.

3. *The members are related* as members of a mutual company.

4. The Company is now authorized by license issued by the Dominion of Canada, bearing date the 31st day of March, 1915, and expiring on the 31st day of March, 1916, to transact Life Insurance.

5. *Deposited assets.*—Assets of the Company are deposited and held in Canada as special security for the policyholders therein as follows: Deposit accepted at $130,641. Also $54,270 vested in Canadian Trustees under the Insurance Act.

THE UNITED STATES FIDELITY AND GUARANTY COMPANY.

Register No. 5306. Certificate of Registry No. 2927.

1. Head Office, Baltimore, Md. Chief Agent and Attorney for Ontario, Arthur Ernest Kirkpatrick, Toronto, Ont.

2. *The legislative enactments* by which the powers, duties, rights and obligations of the Company are now declared, defined, limited or governed are the following: Maryland, 1896, chap. 52; 1898, chap. 188; 1900, chap. 52; 1902, chap. 86.

3. *The members are related* as shareholders in an incorporated joint stock company, and the liability of members is limited to the amount of their respective subscriptions to the capital stock of the Company.

4. The Company is now authorized by license issued by the Dominion of Canada, bearing date the 31st day of March, 1915, and expiring on the 31st day of March, 1916, to transact Guarantee, Accident, Sickness, Burglary, Plate Glass and Steam Boiler Insurance.

5. *Deposited assets.*—Assets of the Company are deposited and held in Canada as special security for the policyholders therein as follows: Deposit accepted at $281,559.

MONTREAL-CANADA FIRE INSURANCE COMPANY.

Register No. 5422. Certificate of Registry No. 3043.

Directors and Officers.

Directors:—A. Champagne, F. C. Lariviere, Montreal; Geo. P. Reid, Toronto; J. W. Rutherford, Toronto; E. L. F. De Bellefeuille, Montreal; A. B. Dufresne, Montreal; E. E. A. DuVernet, Toronto.

Officers:—E. E. A. Du Vernet, President; Alph. Champagne, Vice-President; J. W. Rutherford, Managing Director, Toronto.

1. Head Office, Montreal. Chief Agent and Attorney for Ontario, James Wilson Rutherford, Toronto. Suits by or against the Company may be brought in the name of The Montreal-Canada Fire Insurance Company.

2. *The legislative enactments* by which the powers, duties, rights and obligations of the Company are now declared, defined, limited or governed are the following: Canada, 1859, chap. 59; Province of Quebec, 1881, chap. 62; Canada, 1903, chap. 158. See also Canada (1910), chap. 32, and R.S.O. 1914, chap. 183, The Ontario Insurance Act, and Act amending same.

3. *The members are related* as shareholders in an incorporated joint stock company, and the liability of the members is limited to the amount remaining unpaid upon the shares held by them.

4. The Company is now authorized by license issued by the Dominion of Canada, bearing date the 31st day of March, 1915, and expiring on the 31st day of March, 1916, to transact Fire Insurance.

5. *Deposited assets.*—Assets of the Company are deposited and held in Canada as special security for the policyholders therein as follows: Deposit accepted at the value of $57,000, held by the Government of Canada.

GERMAN AMERICAN INSURANCE COMPANY.

Register No. 5376. Certificate Registry No. 2997.

1. Head Office, New York City. Chief Agent and Attorney for Ontario, Joseph Murphy, Toronto, Ont.

2. *The legislative enactments* by which the powers, duties, rights and obligations of the Company are now declared, defined, limited or governed are the following: New York, chap. 466, 1853, an Act to provide for the incorporation of Fire Insurance Companies; New York, chap. 690, 1892, an Act in relation to Insurance Corporations.

3. *The members are related* as shareholders in an incorporated joint stock company, the capital stock is fully paid up and is non-assessable.

4. The Company is now authorized by license issued by the Dominion of Canada, expiring 31st day of March, 1916, to transact Fire and Tornado Insurance.

5. *Deposited assets.*—Assets of the Company are deposited and held in Canada as special security for the policyholders therein as follows: Deposit accepted at $416,554.

LIVERPOOL-MANITOBA ASSURANCE COMPANY.

Register No. 5315. Certificate of Registry No. 2936.

Directors:—J. Gardner Thompson, Montreal; Thos. J. Drummond, Montreal; M. Chevalier, Montreal; Sir Alex. Lacoste, Montreal; W. M. Macpherson; John Emo, Montreal; A. G. Dent, Liverpool, England; J. C. Rimmer, Liverpool, England; Sir Frederick Williams-Taylor, Montreal; Lewis Laing, Montreal.

Officers:—J. Gardner Thompson, President and Managing Director, Montreal; Lewis Laing, Vice-President and Secretary.

1. Head Office, Montreal, Que. Chief Agent and Attorney for Ontario, William H. Sherman, Toronto.

2. *The legislative enactments* by which the powers, duties, rights and obligations of the Company are now declared, defined, limited or governed are the following: Canada, 2 George V., chap. 114; Canada (1910), chap. 32, The Insurance Act.

3. *The members are related* as shareholders in an incorporated joint stock company, and the liability of the members is limited to the amount remaining unpaid upon the shares held by them.

4. The Company is now authorized by license issued by the Dominion of Canada, bearing date the 31st day of March, 1915, and expiring on the 31st day of March, 1916, to transact Fire Insurance.

5. *Deposited assets.*—Assets of the Company are deposited and held in Canada as special security for the policyholders therein as follows, $55,903.

THE HARTFORD STEAM BOILER INSPECTION AND INSURANCE COMPANY.

Register No. 5387. Certificate of Registry No. 3007.

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1. Head Office, Hartford, Conn. Chief Agent and Attorney for Ontario, Henry Newbolt Roberts, Toronto. Suits by or against the Company may be brought in the name of The Hartford Steam Boiler Inspection and Insurance Company.

2. *The legislative enactments* by which the powers, duties, rights and obligations of the Company are now declared, defined or governed are as follows: Act of the General Assembly of the State of Connecticut incorporating the Hartford Steam Boiler Inspection and Insurance Company, approved June 30th, 1866, and amendments thereto of July 27th, 1868, June 25th, 1874, February 13th, 1883, and April 12th, 1888; Canada (1910), chap. 32, The Insurance Act; 2 Geo. V., chap. 33, The Ontario Insurance Act.

3. *The members are related* as shareholders in an incorporated joint stock company, and the liability of the members is limited to the amount remaining unpaid upon the shares held by them; in this Company all shares are fully paid.

4. The Company is now authorized by license issued by the Dominion of Canada, bearing date the 31st day of March, 1915, and expiring on the 31st day of March, 1916, to transact the business of guaranteeing the Policy Contracts of The Boiler Inspection and Insurance Company of Canada.

5. *Deposited assets.*—Assets of the Company are deposited and held in Canada as special security for the policyholders therein as follows: Deposit accepted at $36,765.

THE IMPERIAL GUARANTEE AND ACCIDENT INSURANCE COMPANY OF CANADA.

Register No. 5470. Certificate of Registry No. 3091.

DIRECTORS AND OFFICERS.

Directors:—Elias Rogers, Toronto; R. Bickerdike, Montreal; H. C. Cox, G. A. Morrow, Dr. P. G. Goldsmith, Toronto; S. Burrows, Toronto; W. D. Robb, Montreal; Noel Marshall, Toronto; D. B. Hanna, Toronto; W. G. Morrow, Peterboro; A. McT. Campbell, Winnipeg, Man.; W. B. Meikle, Toronto; E. Willans, Toronto.

Officers:—H. C. Cox, President; Noel Marshall, Vice-President; E. Willans, General Manager; Frank W. Cox, Secretary, Toronto.

1. Head Office, Toronto, Ont. Suits by or against the company may be brought in the name of The Imperial Guarantee and Accident Insurance Company of Canada.

2. *The legislative enactments* by which the powers, duties, rights and obligations of the Company are now declared, defined, limited or governed are the following: The Act of Incorporation; and The Insurance Act of Canada (1910), chap. 32.

3. *The members are related* as shareholders in an incorporated joint stock company and the liability of the members is limited to the amount remaining unpaid upon the shares held by them.

4. The Company is now authorized by license issued by the Dominion of Canada, bearing date the 31st day of March, 1915, and expiring on the 31st day of March, 1916, to transact Guarantee, Accident, Sickness, Automobile and Plate Glass Insurance.

5. *Deposited assets.*—Assets of the Company are deposited and held in Canada as special security for the policyholders therein as follows: Deposit accepted at $106,200, held by the Receiver-General of Canada.

INTERNATIONAL FIDELITY INSURANCE COMPANY.

Register No. 5327. Certificate of Registry No. 2948.

DIRECTORS AND OFFICERS.

Directors:—A. A. Altschuler, Douglas Alexander, Oscar R. Graham, Charles E. Turck, John A. Reid, New York.

Officers:—Alex. A. Altschuler, President; Clarence T. Johnson, Secretary, Jersey City.

1. Head Office of the Company, Jersey City, N.J. Chief Agent and Attorney for the Province of Ontario, Neil Sinclair, Toronto. Suits by or against the Company may be brought in the name of International Fidelity Insurance Company.

2. *The legislative enactments* by which the powers, duties, rights and obligations of the Company are now declared, defined, limited or governed are the following: New Jersey, chap. 134, 1902. General Insurance Act.

3. *The members are related* as shareholders in an incorporated joint stock company, and the liability of the members is limited to the amount remaining unpaid upon the shares held by them.

4. The Company is now authorized by license issued by the Dominion of Canada, bearing date the 31st day of March, 1915, and expiring on the 31st day of March, 1916, to transact Guarantee Insurance, restricted to employees of the Singer Sewing Machine Company.

5. *Deposited assets.*—Assets of the Company are deposited and held in Canada as special security for the policyholders therein as follows: Deposit accepted at the value of $5,000, held by the Department of Finance.

THE FIDELITY AND CASUALTY COMPANY OF NEW YORK.

Register No. 5384. Certificate of Registry No. 3005.

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1. Head Office, New York. Chief Agent and Attorney for Ontario, Thomas L. Armstrong, Toronto. Suits by or against the Company may be brought in the name of The Fidelity and Casualty Company of New York.

2. *The legislative enactments* by which the powers, duties, rights and obligations of the Company are now declared, defined, limited or governed are the following: New York State, 1865, chap. 328; and Act to amend Chapter 463 of 1853, for the incorporation of Life and Health Insurance.

3. *The members are related* as shareholders in an incorporated joint stock company. The capital stock is fully paid up and is non-assessable.

4. The Company is now authorized by license issued by the Dominion of Canada, bearing date the 31st day of March, 1915, and expiring on the 31st day of March, 1916, to transact Burglary, Accident, Sickness, Steam Boiler and Plate Glass Insurance.

5. *Deposited assets.*—Assets of the Company are deposited and held in Canada as special security for the policyholders therein as follows: Deposit accepted at the value of $189,515, held by the Receiver-General of Canada.

THE CANADIAN CASUALTY AND BOILER INSURANCE COMPANY.

Register No. 5310. Certificate of Registry No. 2931.

Directors and Officers.

Directors:—F. Norie-Miller, Perth, Scot.; Dr. W. A. Young, Toronto; C. Norie-Miller, New York; Thos. H. Hall, Toronto.

Officers:—W. A. Young, M.D., President, Toronto; John J. Durance, General Manager, Toronto.

1. Head Office, Toronto. Suits by or against the Company may be brought in the name of The Canadian Casualty and Boiler Insurance Company.

2. *The legislative enactments* by which the powers, duties, rights, and obligations of the Company are now declared, defined, limited, or governed are the following:—4 Edward VII, chap. 97 (O). See also Canada (1910), chap. 32, and R.S.O. 1914, chap. 183, the Ontario Insurance Act, and Act amending same.

3. *The members are related*, as shareholders, in an incorporated joint stock company, and the liability of the members is limited to the amount remaining unpaid upon the shares held by them.

4. The Company is now authorized by license issued by the Dominion of Canada, bearing date the 31st day of March, 1915, and expiring on the 31st day of March, 1916, to insure against Accident, Sickness and Steam Boiler Insurance.

5. *Deposited assets.*—Assets of the Company are deposited and held in Canada as special security for the policyholders therein as follows: Deposit accepted at the value of $52,368, held by the Government of Canada.

THE DOMINION FIRE INSURANCE COMPANY.

Register No. 5329. Certificate of Registry No. 2950.

Directors and Officers.

Directors:—Robert F. Massie, Toronto; Philip Pocock, London; Henry Brock, Toronto; R. S. Cassels, Toronto; Dr. Emile Ostiguy, Montreal; R. J. Hutchings, Calgary; Robt. Kelly, Vancouver; W. J. Magrath, Edmonton; Thaddeus Walker, Walkerville.

Officers:—Robert F. Massie, President and General Manager; Philip Pocock, Vice-President.

1. Head Office, Toronto, Ont.

2. *The legislative enactments*, by which the powers, duties, rights and obligations of the Company are now declared, defined, limited or governed are the following: 4 Edw. VII. (Dom.), chap. 73, an Act to incorporate The Dominion Fire Insurance Company; 7 Edw. VII., see amending Act.

3. *The members are related*, as shareholders, in an incorporated joint stock company, and the liability of the members is limited to the amount remaining unpaid upon the shares held by them.

4. The Company is now authorized by license issued by the Dominion of Canada, bearing date the 31st day of March, 1915, and expiring on the 31st day of March, 1916, to transact Fire Insurance.

5. *Deposited assets.*—Assets of the Company are deposited and held in Canada as special security for the policyholders therein as follows: Deposit accepted at $55,473.

THE YORKSHIRE INSURANCE COMPANY (LIMITED).*

Register No. 5368. Certificate of Registry No. 2989.

Directors and Officers.

Directors:—Hon. Charles J. Doherty, K.C.; G. M. Bosworth, Alphonse Racine, Alexander L. McLaurin.

Officers:—P. M. Wickham, Montreal, Manager for Canada.

1. Head Office, York, England. Chief Agent and Attorney for Ontario, George Temple McMurrich, Toronto, Ont. Suits by or against the Company may be brought in the name of The Yorkshire Insurance Company, Limited.

2. *The legislative enactments*, by which the powers, duties, rights and obligations of the Company are now declared, defined, limited or governed are the following: Deed of Settlement, 1824; and was incorporated under the Joint Stock Companies Acts, 1862 to 1893, in 1898; reincorporated, 3rd June, 1908, with new powers, etc.

3. *The members are related* as shareholders in an incorporated stock company, and the liability of the members is limited to the amount remaining unpaid upon the shares held by them.

4. The Company is now authorized by license issued by the Dominion of Canada, bearing date the 31st day of March, 1915, and expiring on the 31st day of March, 1916, to transact Fire Insurance, and was on the 18th day of May, 1908, authorized by license issued by the Dominion of Canada to transact in Canada, in addition to the business of Fire Insurance, Live Stock, Accident, Sickness and Plate Glass Insurance.

5. *Deposited assets.*—Assets of the Company are deposited and held in Canada as special security for the policyholders therein as follows: Deposit accepted at the value of $403,713, held by the Government of Canada.

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* The Yorkshire Fire and Life Insurance Company (constituted by Deed of Settlement dated the 20th July, 1825, and by Supplemental Deeds of Settlement respectively dated 30th March, 1858, 28th March, 1871, and 26th April, 1892, and incorporated on 29th July, 1898) was on the 3rd June, 1908, reincorporated under the Companies Acts, 1862 to 1900, as a limited liability company with the name of the "Yorkshire Insurance Company, Limited," with new powers and a redivision of the existing Capital Stock.

THE MARINE INSURANCE COMPANY, LIMITED.

Register No. 5417. Certificate of Registry No. 3038.

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1. Head Office, London, Eng. Chief Agent and Attorney for Ontario, George Baldwin Shaw, Toronto, Ont. Suits by or against the Company may be brought in the name of the Marine Insurance Company, Limited.

2. *The legislative enactments*, by which the powers, duties, rights and obligations of the Company are now declared, defined, limited or governed are the following: The Company was formed in the year 1836 under the name of The Marine Insurance Company. The Company has now by virtue of its incorporation under the Companies' Acts, 1862-1880, power to sue and be sued in its corporate name.

3. *The members are related* as shareholders in an incorporated stock company, and the liability of the members is limited to the amount unpaid upon the shares held by them.

4. The Company is now authorized by license issued by the Dominion of Canada, bearing date the 31st day of March, 1915, and expiring on the 31st day of March, 1916, to transact the business of Fire, Automobile and Inland Transportation Insurance. The Company is also registered under the Ontario Insurance Act to transact Inland Marine and Ocean Marine Insurance.

5. *Deposited assets.*—Assets of the Company are deposited and held in Canada as special security for the policyholders therein as follows: Deposits accepted at the value of $131,770, held by the Finance Department, Ottawa.

THE NATIONAL PROVINCIAL PLATE GLASS AND GENERAL INSURANCE COMPANY, LIMITED.

Register No. 5340. Certificate of Registry No. 2961.

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1. Head Office, London, England. Chief Agent and Attorney for Ontario, J. H. Ewart, Toronto, Ont. Suits by or against the Company may be brought in the name of the National Provincial Plate Glass and General Insurance Company, Limited.

2. *The legislative enactments* by which the powers, duties, rights and obligations of the Company are now declared, defined, limited or governed are the following: Deed of Settlement, dated 24th August, 1854, and registered under The Companies Act, 1862, as an unlimited company on the 8th November, 1862, and was incorporated under The Companies' Acts, 1862 to 1883, as a limited company on the 17th June, 1885; The Companies' (consolidation) Act, 1908.

3. *The members are related*, as shareholders, in an incorporated joint stock company, and the liability of the members is limited to the amount remaining unpaid upon the shares held by them.

4. The Company is now authorized by license issued by the Dominion of Canada, bearing date the 31st day of March, 1915, and expiring on the 31st day of March, 1916, to transact Plate Glass Insurance.

5. *Deposited assets.*—Assets of the Company are deposited and held in Canada as special security for the policyholders therein as follows: Deposit accepted at $16,235, held by the Receiver-General of Canada.

THE GENERAL ACCIDENT ASSURANCE COMPANY OF CANADA.

Register No. 5309. Certificate of Registry No. 2930.

Directors and Officers.

Directors:—F. Norie-Miller, Perth, Scotland; F. Gordon Osler, Toronto; Peleg Howland, W. G. Jaffray, Toronto; C. Norie-Miller, New York.

Officers:—Peleg Howland, President; John J. Durance, Manager.

1. Head Office, Toronto, Ont. Suits by or against the Company may be brought in the name of The General Accident Assurance Company of Canada.

2. *The legislative enactments* by which the powers, duties, rights and obligations of the Company are now declared, defined, limited or governed are the following: The Act of Incorporation; and The Insurance Act of Canada.

3. *The members are related* as shareholders in an incorporated joint stock company, and the liability of the members is limited to the amount remaining unpaid upon the shares held by them.

4. The Company is now authorized by license issued by the Dominion of Canada, bearing date the 31st day of March, 1915, and expiring on the 31st day of March, 1916, to transact Accident and Sickness Insurance.

5. *Deposited assets.*—Assets of the Company are deposited and held in Canada, as special security for the policyholders therein as follows: Deposit accepted at $42,541, held by the Receiver-General of Canada.

ST. PAUL FIRE AND MARINE INSURANCE COMPANY.

Register No. 5404. Certificate of Registry No. 3025.

1. Head Office, St. Paul, Minnesota. Chief Agent and Attorney for the Province of Ontario, George A. Sherritt, Toronto. Suits by or against the Company may be brought in the name of St. Paul Fire and Marine Insurance Company.

2. The Company was organized under a Special Charter granted by the Legislative Assembly of the Territory of Minnesota, 5th March, 1853.

3. *The legislative enactments* by which the powers, duties, rights and obligations of the Company are now declared, defined, limited or governed are the following: Special Act of Territory of Minnesota, 1853; and Special Acts of the State of Minnesota amending the charter, 1865, 1869, 1872, 1878 and 1885.

4. The original corporate name of the Company was "St. Paul Mutual Insurance Company," which name was, by Special Act of the Legislature of Minnesota, 1865, changed to that of "St. Paul Fire and Marine Insurance Company."

5. *The members are related* as shareholders in an incorporated joint stock company, of which all shares have been paid up in full.

6. The Company is now authorized by license issued by the Dominion of Canada, bearing date 31st March, 1915, and expiring on 31st day of March, 1916, to transact Fire, Inland Transportation, Tornado and Automobile Insurance. The Company is also registered under the Ontario Insurance Act to transact Ocean and Inland Marine Insurance.

7. *Deposited assets.*—Assets of the Company are deposited and held in Canada as special security for the policyholders therein as follows: Deposit accepted at the value of $267,751, held by the Comptroller of Currency, Ottawa.

THE MONARCH LIFE ASSURANCE COMPANY.

Register No. 5367. Certificate of Registry No. 2988.

Directors and Officers.

Directors:—J. T. Gordon, Winnipeg; Hon. R. Rogers, Ottawa; Captain D. E. Sprague, Winnipeg, Man.; H. W. Echlin, C. E. Gordon, R. G. Ironside, all of Winnipeg, Man.; E. L. Taylor, K.C., Winnipeg; J. W. W. Stewart, Winnipeg; H. A. Mullins, Winnipeg.

Officers:—J. T. Gordon, President, Winnipeg, Man.; E. L. Taylor, Vice-President, Winnipeg, Man.; J. W. W. Stewart, Manager, Winnipeg, Man.; J. A. Macfarlane, Secretary, Winnipeg.

1. Head Office, Winnipeg, Man. Chief Agent and Attorney for the Province of Ontario, Herbert B. Dawson, Port Arthur, Ont. Suits by or against the Company may be brought in the name of The Monarch Life Assurance Company.

2. The Company was incorporated by Special Act of the Parliament of Canada, 4 Edward VII., Chapter 96, Royal Assent 18th July, 1904.

3. *The legislative enactments* by which the powers, duties, rights and obligations of the Company are now declared, limited or governed are the following: Act of Incorporation, 4 Edward VII., chapter 96 (D.), and the Acts therein referred to.

4. The members of the Corporation consist of (1) The shareholders. These are related as the holders of shares in any ordinary joint stock company, with a liability limited to the amount remaining unpaid on their shares. (2) The participating policyholders, respecting whom the Incorporating Act, 4 Edward VII., chapter 96, section 15, enacts as follows:—"15. All persons who are actual holders of policies from the Company for one thousand dollars or upward, whether such persons are shareholders of the Company or not, and who are by the terms of their policies entitled to participate in profits, and are referred to in this Act as holders of participating policies, shall be members of the Company and be entitled to attend and vote in person or by proxy at all general meetings of the Company; and every holder of a participating policy of the Company for a sum not less than one thousand dollars shall be entitled to one vote for each thousand dollars in his policy. (2) A husband or father holding a participating policy on his life for the benefit of his wife or children shall be deemed a member of the Company."

5. The Company is now authorized by license issued by the Dominion of Canada, bearing date the 31st of March, 1915, and expiring on the 31st day of March, 1916, to transact Life Insurance.

6. *Deposited assets.*—Assets of the Company are deposited and held in Canada as special security for the policyholders therein as follows: Deposit accepted at $53,288.

SPRINGFIELD FIRE AND MARINE INSURANCE COMPANY.

Register No. 5375. Certificate of Registry No. 2996.

Directors and Officers.

Directors:—A. W. Damon, Chas. E. Galacar, F. H. Harris, Springfield; J. L. Pease, Chicopee, Mass.; M. S. Southworth, Homer L. Bosworth, W. D. Kinsman, W. O. Harris, Joseph Shattuck, Jr., Springfield, Mass.; Albert F. Dean, Chicago.

Officers:—A. W. Damon, President; Chas. E. Galacar, Vice-President; W. J. MacKay, Secretary, Springfield, Mass.

1. Head Office, Springfield, Mass. Chief Agent and Attorney for Ontario, Joseph Murphy, Toronto. Suits by or against the Company may be brought in the name of the Springfield Fire and Marine Insurance Company.

2. *The legislative enactments* by which the powers, duties, rights and obligations of the Company are now declared, defined, limited or governed are the following: State of Massachusetts, 1849, chap. 135; 1859, chap. 11; 1866, chap. 35; 1907, chap. 576; and Canada (1910), chap. 32, The Insurance Act.

3. *The members are related* as shareholders in an incorporated joint stock company, and the liability of the members is limited to the amount of shares held by them, the whole amount of the shares being, however (pursuant to the laws of the State), fully paid up.

4. The Company is now authorized by license issued by the Dominion of Canada, bearing date the 31st day of March, 1915, and expiring on the 31st day of March, 1916, to transact Fire and Tornado Insurance.

5. *Deposited assets.*—Assets of the Company are deposited and held in Canada as special security for the policyholders therein as follows: Deposit accepted at the value of $428,726.

PACIFIC COAST FIRE INSURANCE COMPANY.

Register No. 5419. Certificate of Registry No. 3040.

Directors and Officers.

Directors:—David H. Wilson, M.D., Vancouver; E. H. Crandell, Calgary, Alta.; J. W. Horne, W. H. Malkin, J. B. Mathers, Vancouver; Hon. R. McBride, Victoria; R. P. McLennan, Vancouver; D. Spencer, Victoria; T. W. Greer, Vancouver; G. Martin, Vancouver; Jonathan Rogers, Vancouver.

Officers:—David H. Wilson, M.D., President, Vancouver, B. C.; J. W. Horne and W. H. Malkin, Vice-Presidents, Vancouver, B.C.; F. H. Godfrey, Secretary, Vancouver, B.C.; T. W. Greer, Managing Director, Vancouver, B.C.

1. Head Office, Vancouver, B.C. Chief Agent and Attorney for Ontario, Thomas Leonard Armstrong, Toronto. Suits by or against the Company may be brought in the name of the Pacific Coast Fire Insurance Company.

2. *The legislative enactments* by which the powers, duties, rights and obligations of the Company are now declared, defined and governed are as follows: Special Act of Canada, chap. 143, 1908; 1910, The Insurance Act, chap. 32.

3. *The members are related* as shareholders in an incorporated joint stock company, and the liability of the members is limited to the amount remaining unpaid upon the shares held by them.

4. The Company is now authorized by license issued by the Dominion of Canada, bearing date the 31st day of March, 1915, and expiring on the 31st day of March, 1916, to transact Fire Insurance.

5. *Deposited assets.*—Assets of the Company are deposited and held in Canada as special security for the policyholders therein as follows: In Canada, a deposit accepted at $52,429.

PRUDENTIAL INSURANCE COMPANY OF AMERICA.

Register No. 5393. Certificate of Registry No. 3014.

1. Head Office, Newark, N.J. Chief Agent and Attorney for Ontario, Thomas J. Stewart, Toronto, Ont.

2. *The legislative enactments* by which the powers, duties, rights and obligations of the Company are now declared, defined, limited or governed are the following: New Jersey, 1873, 1875, 1877; 1902, General Insurance Act; Dominion of Canada (1910) chap. 32, The Insurance Act.

3. *The members are related mutually.* There is no share capital and no personal liability of the assured who constitute the members. Every person effecting an insurance with the Company becomes a member, and has a right to vote at all annual and general meetings of the Company.

4. The Company is now authorized by license issued by the Dominion of Canada, bearing date the 31st day of March, 1915, and expiring on the 31st day of March, 1916, to transact Life Insurance.

5. *Deposited assets.*—Assets of the Company are deposited and held in Canada as special security for the policyholders therein as follows: Deposit accepted at the value of $2,763,842, held by the Receiver-General of Canada.

PROTECTIVE ASSOCIATION OF CANADA.

Register No. 5297. Certificate of Registry No. 2918.

DIRECTORS AND OFFICERS.

Directors:—J. T. Farish, Winston Salem, K.C., Nelson Mitchell, E. E. Gleason, D. K. Cowley, M.D., W. D. Bradford, C. S. B. Halpin Granby, Que.; Geo. H. Sherwood, Montreal, Que.

Officers:—J. T. Farish, President; Nelson Mitchell, Vice-President; E. E. Gleason, Secretary and General Manager.

1. Head Office of the Company, Granby, Que. Chief Agent and Attorney for the Province of Ontario, Wilbur E. Kerr, Toronto. Suits by or against the Company may be brought in the name of Protective Association of Canada.

2. *The legislative enactments* by which the powers, duties, rights and obligations of the Company are now declared, defined, limited or governed are the following: Special Act of Parliament of Canada, 6-7 Edw. VII., 1907, c. 118 (D.); Canada (1910), chap. 32.

3. *The members are related* as shareholders in an incorporated joint stock company, and the liability of the members is limited to the amount remaining unpaid upon the shares held by them.

4. The Company is now authorized by license issued by the Dominion of Canada, bearing date the 31st day of March, 1915, and expiring on the 31st day of March, 1916, to transact Accident and Sickness Insurance, restricted to members of the Masonic order within Canada and limited in amount as provided in the Association's Act of incorporation.

5. *Deposited assets.*—Assets of the Company are deposited and held in Canada, as special security for the policyholders therein as follows: Deposit accepted at the value of $19,952, held by the Department of Finance.

ACADIA FIRE INSURANCE COMPANY.

Register No. 5346. Certificate of Registry No. 2967.

Directors and Officers.

Directors:—C. C. Blackadar, A. E. Jones, Donald Keith, W. M. P. Webster, Halifax, N.S.; Chas. H. Mitchell, Geo. R. Hart, Halifax, N.S.; R. MacD. Patterson, Montreal, Que.

Officers:—C. C. Blackadar, President, Halifax, N.S.; A. E. Jones, Vice-President, Halifax, N.S.; R. K. Elliott, Secretary-Treasurer, Halifax, N.S.

1. Head Office, Halifax, N.S. Chief Agent and Attorney for Ontario, George Leigh Moore, Toronto. Suits by or against the Company may be brought in the name of Acadia Fire Insurance Company.

2. *The legislative enactments* by which the powers, duties, rights and obligations of the Company are now declared, defined, limited or governed are the following: Nova Scotia, Special Act to amend and consolidate the Acts relating to The Acadia Fire Insurance Company, A.D., 1906. See also Canada (1910), chap. 32, and 2 Geo. V., chap. 33, and Act amending same.

3. *The members are related* as shareholders in an incorporated joint stock company, and the liability of the members is limited to the amount remaining unpaid upon the shares held by them.

4. The Company is now authorized by license issued by the Dominion of Canada, bearing date the 31st day of March, 1915, and expiring on the 31st day of March, 1916, to transact Fire Insurance.

5. *Deposited assets.*—Assets of the Company are deposited and held in Canada as special security for the policyholders therein as follows: Deposit accepted at the value of $59,961, held by the Government of Canada.

LONDON AND LANCASHIRE GUARANTEE AND ACCIDENT COMPANY OF CANADA.

Register No. 5305. Certificate of Registry No. 2926.

Directors and Officers.

Directors:—Alfred Wright, Toronto; Albert E. Blogg, Toronto; Colin E. Sword, Montreal; George C. Howie, New York City; Alex MacLean, Toronto.

Officers:—Alfred Wright, President; Alex. MacLean, Manager and Secretary, Toronto.

1. Head Office, Toronto, Ont. Suits by or against the Company may be brought in the name of the London and Lancashire Guarantee and Accident Company of Canada.

2. *The legislative enactments* by which the powers, duties, rights and obligations of the Company are now declared, defined or governed are the following: Canada, Special Act to incorporate the London and Lancashire Guarantee and Accident Company of Canada, Royal assent 10th April, 1908; also Canada (1910), chap. 32, The Insurance Act.

3. *The members are related* as shareholders in an incorporated joint stock company, and the liability of the members is limited to the amount remaining unpaid upon the shares held by them.

4. The Company is now authorized by license issued by the Dominion of Canada, bearing date the 31st day of March, 1915, and expiring on the 31st day of March, 1916, to transact Guarantee, Accident, Sickness, Automobile and Plate Glass Insurance.

5. *Deposited assets.*—Assets of the Company are deposited and held in Canada as special security for the policyholders therein as follows: Deposit accepted at the value of $98,184.

GENERAL ACCIDENT, FIRE AND LIFE ASSURANCE CORPORATION, LIMITED.

Register No. 5433. Certificate of Registry No. 3054.

Canadian Directors.

Officers:—Peleg Howland, Chairman, Canadian Advisory Board, Toronto; Thomas H. Hall, Manager for Canada, Toronto.

1. Head Office, Perth, Scotland. Chief Agent and Attorney for Ontario, Thomas H. Hall, Toronto. Suits by or against the Company may be brought in the name of the General Accident Fire and Life Assurance Corporation, Limited.

2. *The legislative enactments* by which the powers, duties, rights and obligations of the Company are now declared, defined or governed are the following: Great Britain and Ireland, The Companies' Acts, 1862-1890. See also Canada (1910), chap. 32, and R.S.O., 1914, chap. 183.

3. *The members are related* as shareholders in an incorporated joint stock company, and the liability of shareholders is limited to the amount of capital stock held by them respectively.

4. The Company is now authorized by license issued by the Dominion of Canada, bearing date the 31st day of March, 1915, and expiring on the 31st day of March, 1916, to transact Fire Insurance.

5. *Deposited assets.*—Assets of the Company are deposited and held in Canada as special security for the policyholders therein as follows: Deposit accepted at the value of $281,153.

GENERAL ANIMALS INSURANCE COMPANY OF CANADA.

Register No. 5374. Certificate of Registry No. 2995.

Directors and Officers.

Directors:—Robert Ness, Howick, Que.; A. Frigon, Montreal; R. A. Leduc, Montreal; A. Champagne, Montreal; L. P. Berard, Montreal; L. A. Lavallée, K.C., Montreal; N. Rochon, Montreal.

Officers:—Robert Ness, President, Howick, Que.; L. A. Lavallée, K.C., Vice-President, Montreal; R. A. Leduc, Managing Director, Montreal.

1. Head Office, Montreal, Que. Chief Agent and Attorney for Ontario, A. I. Telmosse, Ottawa. Suits by or against the Company may be brought in the name of the General Animals Insurance Company of Canada.

2. *Company, how constituted or incorporated.*—The Company was incorporated by Special Act of Parliament of Canada, 6-7 Edward VII., chap. 87, assented to on the twenty-seventh day of April, 1907.

3. *The legislative enactments* by which the powers, duties, rights and obligations of the Company are now declared, defined, limited or governed are the following: Canada, The Insurance Act, 1910, and the Act of Incorporation, 6-7 Edward VII., chap. 87.

4. *The members are related* as shareholders in an incorporated joint stock company, and the liability of the members is limited to the amount remaining unpaid upon the shares held by them.

5. The Company is now authorized by license issued by the Dominion of Canada, bearing date the 31st day of March, 1915, and expiring on the 31st day of March, 1916, to transact Live Stock Insurance.

6. *Deposited assets.*—Assets of the Company are deposited and held in Canada as special security for the policyholders therein as follows: Deposit accepted at the value of $25,098, held by the Treasury Department, Ottawa.

NATIONAL FIRE INSURANCE COMPANY OF HARTFORD.

Register No. 5341. Certificate of Registry No. 2962.

1. Head Office, Hartford, Connecticut. Chief Agent and Attorney for Ontario, Charles C. Hall, Toronto, Ontario. Suits by or against the Company may be brought in the name of the National Fire Insurance Company of Hartford.

2. *The legislative enactments* by which the powers, duties, rights and obligations of the Company are now declared, defined or governed are the following: State of Connecticut, 4th June, 1869; Private Acts, 19th March, 1907; amending Charter (as to Canada and Ontario see Canada (1910), chap. 32, and R.S.O., 1914, chap. 183.

3. *The members are related* as shareholders in an incorporated stock company. There is no liability of members as the Capital Stock ($1,000,000) is fully paid up.

4. The Company is now authorized by license issued by the Dominion of Canada, bearing date the 31st day of March, 1915, and expiring on the 31st day of March, 1916, to transact Fire and Tornado Insurance.

5. *Deposited assets.*—Assets of the Company are deposited and held in Canada as special security for the policyholders therein as follows: Deposit accepted at the value of $572,090, held by the Government of Canada.

NORTH EMPIRE FIRE INSURANCE COMPANY.

Register No. 5480. Certificate of Registry No. 3101.

Directors and Officers.

Directors:—D. H. McDonald, Winnipeg, Man.; M. Long, J. W. Bettes, F. W. Drewry, Colin Inkster, D. L. Mather, J. D. McArthur, J. A. Thompson, all of Winnipeg, Man.; J. A. McDonald, Fort Qu'Appelle, Sask.; Hon. R. P. Roblin, Winnipeg; A. J. Adamson, Winnipeg; W. M. Fisher, Winnipeg; F. E. Kenaston, Minneapolis; Frank J. Walsh, Toronto, Ont.; John G. Turoff, Regina, Sask.; C. A. Adamson, Joseph Fahey, Winnipeg, Man.; W. J. Bell, Saskatoon, Sask.

Officers:—D. H. McDonald, President, Winnipeg, Man.; A. J. Adamson, 1st Vice-President, Winnipeg, Man.; M. Long, 2nd Vice-President, Winnipeg, and Geo. C. Johnson, Manager, Winnipeg, Man.

1. Head Office, Winnipeg, Man. Chief Agent and Attorney for the Province of Ontario, H. G. Harton, Port Arthur, Ont. Suits by or against the Company may be brought in the name of The North Empire Fire Insurance Company.

2. *The legislative enactments* by which the powers, duties, rights and obligations are now declared, limited or governed are the following: Act of Incorporation, 7-8 Edward VII., chap. 136 (D.), and the Acts therein referred to.

3. *The members are related* as shareholders in an incorporated joint stock company, and the liability of the members is limited to the amount remaining unpaid on the shares held by them.

4. The Company is now authorized by license issued by the Dominion of Canada, bearing date the 31st day of March, 1915, and expiring on the 31st day of March, 1916, to transact Fire Insurance.

5. *Deposited assets.*—Assets of the Company are deposited and held in Canada as special security for the policyholders therein as follows: Deposit accepted at $54,073.

CANADA WEATHER INSURANCE COMPANY.

Register No. 5463. Certificate of Registry No. 3084.

Directors and Officers.

Directors.—A. B. Welford, Woodstock, Ont.; Angus McKay, Ingersoll, Ont.; Frederick Millman, Woodstock, Ont.; James E. W. Ferguson, Ingersoll; Frederick B. Welford, Woodstock.

Officers.—Angus McKay, President, Ingersoll, Ont.; Frederick Millman, Vice-President, Woodstock, Ont.; Frederick B. Welford, Manager, Toronto.

1. Head Office, Toronto, Ont.

2. *The legislative enactments* by which the powers, duties, rights and obligations of the Company are now declared, defined, limited or governed are the following: 7-8 Edw. VII (Dom.), chap. 91, an Act to incorporate The Canada Weather Insurance Company.

3. *The members are related* as shareholders in an incorporated joint stock company, and the liability of the members is limited to the amount remaining unpaid upon the shares held by them.

4. The Company is now authorized by license issued by the Dominion of Canada, bearing date the 31st day of March, 1915, and expiring on the 31st day of March, 1916, to effect contracts of Insurance against "injury to property caused by cyclones, tornadoes, windstorms, frost or hail, except in respect to property in transit on water."

5. *Deposited assets.*—Assets of the Company are deposited and held in Canada as special security for the policyholders therein as follows: Deposit accepted at $22,474.

CHARTERED TRUST AND EXECUTOR COMPANY (FORMERLY THE TITLE AND TRUST COMPANY).

Register No. 5412. Certificate of Registry No. 3033.

Directors and Officers.

Directors:—E. F. B. Johnston, K.C., Hon. W. A. Charlton, Noel Marshall, W. J. Gage, Geo. H. Hees, W. K. George, W. R. Hobbs, Jas. B. Tudhope, Jacob Kohler, Allan McPherson, R. Wade, D. B. Hanna, John J. Gibson.

Officers:—E. F. B. Johnston, K.C., President, Toronto; Hon. W. A. Charlton, Noel Marshall and W. J. Gage, Vice-Presidents, Toronto; J. J. Gibson, Managing Director, Toronto.

1. Head Office, Toronto, Ontario.

2. *The legislative enactments* by which the powers, duties, rights and obligations of the Company are now declared, defined, limited or governed, are the following: 4-5 Edw. VII. (Dom.), chap. 162, an Act to incorporate The Title and Trust Company. 5 Geo. V., chap. 70, D., 1915.

3. *The members are related* as shareholders in an incorporated joint stock company, and the liability of the members is limited to the amount unpaid upon the shares held.

4. The Company is now authorized by license issued by the Dominion of Canada, bearing date the 31st day of March, 1915, and expiring on the 31st day of March, 1916, to transact Title Insurance, as defined in the Company's Act of Incorporation.

5. *Deposited assets.*—Assets of the Company are deposited and held in Canada as special security for the policyholders therein as follows: Deposit accepted at $75,989.00.

THE ROYAL GUARDIANS.

Register No. 5434. Certificate of Registry No. 3055.

Directors and Officers.

Directors:—A. T. Patterson and John Hyde, Montreal; R. D. Woodrow, St. John, N.B.; O. W. G. Dettmers, Westmount, Que.; Ed. C. Lalonde, Longueuil, Que.; F. W. Atkinson, Montreal; W. G. Butler, Montreal; C. P. Wood, Westmount, Que.; P. N. Tessier, Quebec, Que.; W. J. Pendleton, Montreal; D. J. Hoerner, Montreal; A. H. Holden, Frelighsburg, Que.; H. W. West, Hamilton, Ont.; E. J. Payson, Brockville, Ont.

Officers:—P. N. Tessier, President; R. D. Woodrow, Vice-Presiden; A. T. Patterson, Manager and Secretary.

1. Head Office of the Corporation, Montreal. Chief Agent and Attorney for Ontario, Herbert Wright West, Hamilton. Suits by or against the Corporation may be brought in the name of the Royal Guardians.

2. *The legislative enactments* by which the powers, duties, rights and obligations of the Company are now declared, defined, limited or governed are the following: Canada, Special Act, 9-10 Edward VII., chap. 158 (1910), Act respecting The Royal Guardians.

3. The liability of the members is defined in the Act of Incorporation.

4. The Company is now authorized by license issued by the Dominion of Canada, bearing date the 31st day of March, 1915, and expiring on the 31st day of March, 1916, to transact Life and Sickness Insurance.

5. *Deposited assets.*—Assets of the Company are deposited and held in Canada as special security for the policyholders therein as follows: Deposit accepted at the value of $84,705, held by the Government of Canada.

THE TRAVELLERS' LIFE ASSURANCE COMPANY OF CANADA.

Register No. 5475. Certificate of Registry No. 3096.

Directors and Officers.

Directors:—Hon. George P. Graham, M.P., Brockville; Jas. W. Pyke, Montreal; H. V. Richardson, Kingston; J. N. Greenshields, K.C., Montreal; J. W. McConnell, Montreal; Lorne C. Webster, Montreal; N. Curry, Montreal; Hon. A. K. Maclean, Halifax, N.S.; C. G. Pennock, Vancouver, B.C.; J. F. Cairns, Saskatoon, Sask.; Wm. Lyall, Montreal; Paul J. Myler, Hamilton, Ont.; D. O. L'Esperance, Quebec, Que.; C. R. Whitehead, Three Rivers, Que.

Officers:—Hon. George P. Graham, President; Jas. W. Pyke and Lorne C. Webster, Vice-Presidents; Arthur P. Earle, Secretary, Montreal.

1. Head Office of the Company, Montreal. Chief Agent and Attorney for Ontario, A. H. Beaton, Toronto. Suits by or against the Company may be brought in the name of The Travellers' Life Assurance Company of Canada.

2. *The legislative enactments* by which the powers, duties, rights and obligations of the Company are now declared, defined, limited or governed are the following: Canada, Special Act, 7-8 Edward VII., Chapter 165 (1908), An Act to Incorporate The Travellers' Life Assurance Company of Canada.

3. *The members are related* as shareholders in an incorporated joint stock company, and the liability of the members is limited to the amount remaining unpaid upon the shares held by them.

4. The Company is now authorized by license issued by the Dominion of Canada, bearing date the 31st day of March, 1915, and expiring on the 31st day of March, 1916, to transact Life Insurance.

5. *Deposited assets.*—Assets of the Company are deposited and held in Canada as special security for the policyholders therein as follows: Deposit accepted at the value of $56,745, held by Insurance Branch, Finance Department, Ottawa.

UNDERWRITERS AT AMERICAN LLOYDS.

Register No. 5477. Certificate of Registry No. 3098.

1. Head Office, New York. Chief Agent and Attorney for Ontario, Edgar D. Hardy, Ottawa. Suits by or against the Company may be brought in the name of Underwriters at American Lloyds.

2. *The legislative enactments* by which the powers, duties, rights and obligations of the Company are now declared, defined, limited or governed are the following: State of New York, chap. 638 (1910), Lloyds and Inter-Insurance General Act.

3. The Company is now authorized by license issued by the Dominion of Canada, bearing date the 31st day of March, 1915, and expiring on the 31st day of March, 1916, to transact Fire Insurance.

4. *Deposited assets.*—Assets of the Company are deposited and held in Canada as special security for the policyholders therein as follows: Deposit accepted at the value of $72,396, held by the Receiver-General.

SCOTTISH WIDOWS' FUND AND LIFE ASSURANCE SOCIETY.

Register No. 5411. Certificate of Registry No. 3032.

1. Head Office, Edinburgh, Scotland. Chief Agent and Attorney for Ontario, Dyce Willcocks Saunders, Toronto. Suits by or against the Society may be brought in the name of the Scottish Widows' Fund and Life Assurance Society.

2. *The legislative enactments* by which the powers, duties, rights and obligations of the Society are now declared, defined, limited or governed are the following: Parliament of the United Kingdom, 24-25 Victoria, chap. 85 (1861) and the Acts for the following years: 1882, 1883, 1891 and 1900.

3. *The members are related* as members of a mutual Company, to whom belong the whole funds of the Society, and the liability of the members is limited to the contributions conditioned to be paid by them in respect of the assurances effected with the Society as defined by the Society's Acts of Parliament.

4. The Society is registered in the Province of Ontario for the purpose of Investment of its Surplus Funds.

LIFE ASSOCIATION OF SCOTLAND.

Register No. 5303. Certificate of Registry No. 2924.

1. Head Office, Edinburgh, Scotland. Chief Agent and Attorney for Ontario, Seymour Bennett O'Hara, Toronto, Ont. Suits by or against the Company may be brought in the name of the Life Association of Scotland.

2. The Company is now collecting premiums and paying claims in Canada in virtue of The Insurance Act (1910), chap. 32.

3. Assets of the Company are deposited and held in Canada as special security for the policyholders therein as follows: Deposit accepted at $153,599.

NATIONAL SURETY COMPANY.

Register No. 5421. Certificate of Registry No. 3042.

1. Head Office, New York City, N.Y. Chief Agent and Attorney for Ontario, Le Grand Reed, Toronto. Suits may be brought by or against the Company in the name of the National Surety Company.

2. *The legislative enactments* by which the powers, duties, rights and obligations of the Company are now declared, defined, limited or governed are the following: New York, chap. 690, Laws of 1892, An Act in relation to Insurance Corporations, constituting chap. No. 38 of the General Laws, chap. 33, Laws of 1909, an Act in relation to Insurance Corporations, constituting chap. 28 of the Consolidated Laws.

3. *The members are related* to each other as shareholders in an incorporated joint stock company, and the liability of the members is *nil*, as the stock is fully paid up.

4. The Company is now authorized by license issued by the Dominion of Canada, bearing date the 31st day of March, 1915, and expiring on the 31st day of March, 1916, to transact Guarantee Insurance.

5. *Deposited assets.*—Assets of the Company are deposited and held in Canada as special security for the policyholders therein as follows: Deposit accepted at the value of $66,043, held by the Receiver-General of Canada.

THE HUDSON BAY INSURANCE COMPANY.

Register No. 5358. Certificate of Registry No. 2979.

DIRECTORS AND OFFICERS.

Directors:—John R. Berry, Vancouver, B.C., Chas. E. Berg, Vancouver; A. G. Creelman, Vancouver; W. E. Knowles, Moose Jaw, Sask.; Geo. E. Trorey, Vancouver, B.C.; J. A. Sheppard, Moose Jaw, Sask.; F. R. Begg, Vancouver, B.C.; E. J. McFeely, S. F. Quick, Vancouver, B.C.

Officers:—John R. Berry, President; George E. Trorey, Vice-President; Chas. E. Berg, Managing Director, and F. S. Quick, Secretary, Vancouver.

1. Head Office, Vancouver, B.C. Chief Agent and Attorney for Ontario, Herbert Augustus shaw, Toronto. Suits by or against the Company may be brought in the name of The Hudson Bay Insurance Company.

2. *The legislative enactments* by which the powers, duties, rights and obligations of the Company are now declared, defined, limited or governed are the following: Special Act of the Parliament of Canada, being chap. 110 (1910), An Act respecting The Hudson Bay Insurance Company, and chap. 32 (1910), The Dominion Insurance Act.

3. *The members are related* as shareholders in an incorporated joint stock company.

4. The Company is now authorized by license issued by the Dominion of Canada, bearing date the 31st day of March, 1915, and expiring on the 31st day of March, 1916, to transact Fire and Hail Insurance.

5. *Deposited assets.*—Assets of the Company are deposited and held in Canada as special security for the policyholders therein as follows: Deposit accepted at the value of $63,337, held by the Government of Canada.

FACTORIES INSURANCE COMPANY.

Register No. 5338. Certificate of Registry No. 2959.

Directors and Officers.

Directors:—C. R. Clapp, Toronto; Fergus Murphy, K.C., Quebec, Que.; Ernest Roy, Quebec; B. L. Anderson, Toronto; Atwell Fleming, Toronto; W. D. Boyce, St. Thomas.

Officers:—C. R. Clapp, President; B. L. Anderson, Vice-President, Toronto; R. J. Mahony, Secretary, Toronto.

1. Head Office, Toronto, Ontario. Suits by or against the Company may be brought in the name of the Factories Insurance Company.

2. *The legislative enactments* by which the powers, duties, rights and obligations of the Company are now declared, defined, limited or governed are the following: Lower Canada, chap. 68, Consolidated Statutes (1860); chap. 70 of the Statutes of Quebec (1905), as amended by chap. 119 of the Statutes of Quebec (1909); the Quebec Insurance Act, chap. 69 (1908); Canada, 9-10 Edward VII., chap. 128.

3. *The members are related* as shareholders in an incorporated joint stock company, and the liability of the members is limited to the amount remaining unpaid upon the shares held by them.

4. The Company is now authorized by license issued by the Dominion of Canada, bearing date the 31st day of March, 1915, and expiring on the 31st day of March, 1916, to transact Fire Insurance.

5. *Deposited assets.*—Assets of the Company are deposited and held in Canada as special security for the policyholders therein as follows: Deposit accepted at the value of $54,041, held by the Department of Insurance, Ottawa.

THE CONTINENTAL INSURANCE COMPANY OF NEW YORK, N.Y.

Register No. 5322. Certificate of Registry No. 2943.

1. Head Office, New York City. Chief Agent and Attorney in Ontario, Arthur R. Stell, Toronto. Suits by or against the Company may be brought in the name of The Continental Insurance Company of New York.

2. *The legislative enactments* by which the powers, duties, rights and obligations of the Company are now declared, defined, limited or governed are the following: New York, An Act of the Legislature of the State of New York, passed April 10th, 1849; and re-incorporated as of October 7th, 1910, under Chapter 33, laws of 1910, New York State, known as "An Act in relation to insurance Corporations, constituting chapter 28 of the consolidated laws," known as the Insurance Law.

3. *The members are related* as shareholders in an incorporated joint stock company, and the liability of its members is *nil*, as the stock is fully paid up.

4. The Company is now authorized by license issued by the Dominion of Canada, bearing date the 31st day of March, 1915, and expiring on the 31st day of March, 1916, to transact Fire Insurance.

5. *Deposited assets.*—Assets of the Company are deposited and held in Canada as special security for the policyholders therein as follows: Deposit accepted at the value of $248,082, held by the Receiver-General of Canada.

L'UNION COMPAGNIE D'ASSURANCES CONTRE L'INCENDIE.

Register No. 5471. Certificate of Registry No. 3092.

1. Head Office, Paris, France. Chief Agent and Attorney for Ontario, J. H. Ewart, Toronto. Suits by or against the Company may be brought in the name of L'Union Compagnie D'Assurances Contre L'Incendie.

2. The Company was organized under Articles of Association dated Paris (France), the 30th September, 1st and 2nd of October, 1828, for a term of 50 years, and the term was extended by a Deed dated the 5th of May, 1876, for a further term of 99 years from the 1st January, 1877.

3. *The members are related* as shareholders in an incorporated joint stock company, and the liability of the members is limited to the amount remaining unpaid upon the shares held by them.

4. The Company is now authorized by license issued by the Dominion of Canada, bearing date the 31st day of March, 1915, and expiring on the 31st day of March, 1916, to transact Fire Insurance.

5. *Deposited assets.*—Assets of the Company are deposited and held in Canada as special security for the policyholders therein as follows: Deposit accepted at the value of $169,266, held by the Government of Canada.

PROVINCIAL INSURANCE COMPANY, LIMITED.

Register No. 5313. Certificate of Registry No. 2934.

1. Head Office, Bolton, County of Lancaster, England. Chief Agent and Attorney for Ontario, Willis Faber and Company, of Ontario, Limited, Toronto. Suits by or against the Company may be brought in the name of the Provincial Insurance Company, Limited.

2. *The legislative enactments* by which the powers, duties, rights and obligations of the Company are now declared, defined or governed are the following: United Kingdom, The Companies' Act, 25-26 Victoria, chap. 89 (1862); with amendments to 63-64 Victoria, chap. 48 (1900); 8 Edward VII., chap. 69 (1908), An Act to Consolidate the Companies' Act and Acts amending it.

3. *The members are related* as shareholders in an incorporated joint stock company, and the liability of the members is limited to the amount unpaid upon the shares held by them.

4. The Company is now authorized by license issued by the Dominion of Canada, bearing date the 31st day of March, 1915, and expiring on the 31st day of March, 1916, to transact Fire Insurance.

5. *Deposited assets.*—Assets of the Company are deposited and held in Canada as special security for the policyholders therein as follows: Deposit accepted at the value of $103,925, held by the Dominion Government.

THE CANADA NATIONAL FIRE INSURANCE COMPANY.

Register No. 5319. Certificate of Registry No. 2940.

Directors and Officers.

Directors:—Capt. William Robinson, Winnipeg; Franklin H. Alexander, Winnipeg; William T. Alexander, Winnipeg; Daniel E. Sprague, Winnipeg; E. F. Hutchings, Winnipeg; E. D. Martin, Winnipeg; E. L. Taylor, K.C., Winnipeg; S. D. Lazier, London, Eng.; F. N. Darke, Regina, Sask.; Andrew Gray, Victoria, B.C.; Jonathan Rogers, Vancouver, B.C.; Sir Gilbert Parker, London, Eng.; E. S. Popham, M.D., Winnipeg.

Officers:—Capt. William Robinson, President; F. H. Alexander, Vice-President; E. D. Martin, Vice-President; Daniel E. Sprague, Vice-President; William T. Alexander, Managing Director, Winnipeg, Man.

1. Head Office, Winnipeg, Man. Chief Agent and Attorney for Ontario, Cecil E. Corbold, Toronto. Suits by or against the Company may be brought in the name of The Canada National Fire Insurance Company.

2. *The legislative enactments* by which the powers, duties, rights and obligations of the Company are now declared, defined, limited or governed are the following: Parliament of Canada, Special Act, chap. 60, 8-9 Edward VII., 1909; 1 George V., 1910-11.

3. *The members are related* as shareholders in an incorporated joint stock company, and the liability of the members is limited to the amount unpaid upon the shares held by them.

4. The Company is now authorized by license issued by the Dominion of Canada, bearing date the 31st day of March, 1915, and expiring on the 31st day of March, 1916, to transact Fire Insurance.

5. *Deposited assets.*—Assets of the Company are deposited and held in Canada as special security for the policyholders therein as follows: Deposit accepted at the value of $52,250, held by the Superintendent of Insurance, Ottawa.

NATIONAL UNION FIRE INSURANCE COMPANY OF PITTSBURGH, PENNSYLVANIA.

Register No. 5373. Certificate of Registry No. 2994.

1. Head Office, Pittsburgh, Penn. Chief Agent and Attorney for Ontasio, W. A. Suckling, Toronto. Suits by or against the Company may be brought in the name of the National Union Fire Insurance Company of Pittsburgh.

2. *The legislative enactments* by which the powers, duties, rights and obligations of the Company are now declared, defined, limited or governed are the following: The Company was incorporated under the laws of the State of Pennsylvania in 1901; Canada, 9-10 Edward VII., chap. 32, The Insurance Act; R.S.O., 1914, chap. 183.

3. *The members are related* as shareholders in an incorporated joint stock company, and the liability of the members is limited to the amount remaining unpaid upon the shares held by them.

4. The Company is now authorized by license issued by the Dominion of Canada, bearing date the 31st day of March, 1915, and expiring on the 31st day of March, 1916, to transact Fire and Tornado Insurance.

5. *Deposited assets.*—Assets of the Company are deposited and held in Canada as special security for the policyholders therein as follows: Deposit accepted at the value of $203,103, held by the Government of Canada.

THE GUARDIAN ACCIDENT AND GUARANTEE COMPANY.

Register No. 5311. Certificate of Registry No 2932.

Directors and Officers.

Directors:—K. W. Blackwell, Montreal; D. Forbes Angus, Montreal; H. M. Lambert, Montreal; Hon. A. W. Atwater, K.C., Montreal; Hon. Evelyn Hubbard, London, England; F. W. Molson, Montreal; A. J. Relton, London, England; A. G. Sweet, London, England; F. L. Wanklyn, Montreal.

Officers:—K. W. Blackwell, President; D. Forbes Angus, Vice-President; H. M. Lambert, Managing Director; E. E. Kenyon, Secretary.

1. Head Office, Montreal, Que. Chief Agent and Attorney for Ontario, Hiram Norton DeWitt, Toronto. Suits by or against the Company may be brought in the name of The Guardian Accident and Guarantee Company.

2. Company, how constituted or incorporated.—The Company was incorporated by Special Act of Parliament of Canada, 1 George V., chap. 86, assented to on 4th April, 1911.

3. *The legislative enactments* by which the powers, duties, rights and obligations of the Company are now declared, defined, limited, or governed, are the following:—Canada, The Insurance Act, 1910, and the Act of Incorporation, 1 George V., chap. 86.

4. *The members are related*, as shareholders, in an incorporated joint stock company, and the liability of the members is limited to the amount remaining unpaid upon the shares held by them.

5. The Company is now authorized by license issued by the Dominion of Canada, bearing date the 31st day of March 1915, and expiring on the 31st day of March, 1916, to transact Accident, Sickness, Guarantee, Burglary, and Plate Glass Insurance.

6. *Deposited assets.*—Assets of the Company are deposited and held in Canada as special security for the policyholders therein as follows:—Deposit accepted at the value of $145,412, held by the Receiver-General of Canada.

THE SECURITY LIFE INSURANCE COMPANY OF CANADA.

Register No. 5469. Certificate of Registry No. 3090.

Directors and Officers.

J. O. McCarthy, Toronto; R. J. Wilson, M.D., Toronto; J. W. Garvin, Toronto; Victor Morin, Montreal, Que.; W. W. Hiltz, Toronto; W. O. McTaggart, Toronto; J. P. Laporte, M.D., Montreal, Que.; W. H. Elliott, Toronto; T. A. Rowan, Toronto.

Officers:—J. O. McCarthy, President; R. J. Wilson, M.D., Vice-President; J. W. Garvin, Managing Director, Toronto.

1. Head Office of the Company, Toronto. Suits by or against the Company may be brought in the name of The Security Life Insurance Company of Canada.

2. *The legislative enactments* by which the powers, duties, rights and obligations of the Company are now declared, defined, limited or governed, are the following:—Special Act of the Parliament of Canada, 6-7 Edw. VII., chap. 120 (1907); 8-9 Edw. VII., chap. 123 (1909); 1910, The Insurance Act, chap. 32.

3. *The members are related* as shareholders in an incorporated joint stock company, and the liability of the members is limited to the amount remaining unpaid upon the shares held by them.

4. The Company is now authorized by license issued by the Dominion of Canada, bearing date the 31st day of March, 1915, and expiring on the 31st day of March, 1916, to transact Life Insurance.

5. *Deposited assets.*—Assets of the Company are deposited and held in Canada as special security for the policyholders therein as follows: Deposit accepted at $58,055, held by the Dominion Government.

UNION ASSURANCE SOCIETY, LIMITED.

Register No. 5436. Certificate of Registry No. 3057.

1. Head Office, London, England. Chief Agent and Attorney for Ontario, Martin N. Merry. Suits by or against the Company may be brought in the name of The Union Assurance Society, Limited.

2. *The legislative enactments* by which the duties, rights and obligations of the Company are now declared, defined or governed, are as follows:—

The Companies' Act, 1862 to 1900 (Imperial); 8 Edward VII., chap. 69, Companies' Consolidation Act, 1908 (Imperial); 9 Edward VII., chap. 49, Assurance Companies' Act (Imperial); Canada, 1910, chap. 32, The Insurance Act.

3. *The members are related*, as shareholders, in an incorporated joint stock company, and the liability of the members is limited to the amount remaining unpaid upon the shares held by them.

4. The Company is now authorized by license issued by the Dominion of Canada, bearing date the 31st day of March, 1915, and expiring on the 31st day of March, 1916, to transact Fire Insurance.

5. *Deposited assets.*—Assets of the Company are deposited and held in Canada as special security for the policyholders therein as follows: Deposit accepted at the value of $472,862, held by the Government of Canada.

CAPITAL LIFE ASSURANCE COMPANY OF CANADA.

Register No. 5287. Certificate of Registry No. 2908.

Directors and Officers.

Directors:—R. P. Gough, Toronto; M. J. O'Brien, Renfrew, Ont.; Dr. N. A. Dussault, Quebec, P.Q.; A. E. Corrigan, Ottawa, Ont.; C. A. McCool, Ottawa, Ont.; W. H. McAuliffe, Ottawa, Ont.; L. N. Poulin, Ottawa, Ont.; J. A. McMillan, M.P., Alexandria, Ont.; K. J. Lyons, Ottawa, Ont.; A. A. Fournier, Ottawa; Hugh Doheny, Montreal; L. T. Martin, Renfrew.

Officers:—M. J. O'Brien, President; L. N. Poulin, Vice-President; K. J. Lyons, Vice-President; A. E. Corrigan, Managing Director; M. D. Grant, Secretary.

1. Head Office, Ottawa, Ont. Suits by or against the Company may be brought in the name of the Capital Life Assurance Company of Canada.

2. *The legislative enactments* by which the powers, duties, rights and obligations of the Company are now declared, defined, limited or governed are the following:—Parliament of Canada, Special Act, 1-2 George V., chap. 62, Canada, chap. 32, The Insurance Act.

3. *The members are related*, as shareholders, in an incorporated joint stock company, and the liability of the members is limited to the amount remaining unpaid upon the shares held by them.

4. The Company is now authorized by license issued by the Dominion of Canada, bearing date the 31st day of March, 1915, and expiring on the 31st day of March, 1916, to transact Life Insurance.

5. *Deposited assets.*—Assets of the Company are deposited and held in Canada as special security for the policyholders therein as follows: Deposit accepted at the value of $57,462, held by the Receiver-General.

GERMANIA FIRE INSURANCE COMPANY OF NEW YORK.

Register No. 5342. Certificate of Registry No. 2963.

1. Head Office, New York City. Chief Agent and Attorney for Ontario, Percy Robertson, Toronto. Suits by or against the Company may be brought in the name of the Germania Fire Insurance Company of New York.

2. *The legislative enactments* by which the powers, duties, rights and obligations of the Company are now declared, defined, limited or governed are the following: New York. 1853, Chap. 466, An Act to Provide for the Incorporation of Fire Insurance Companies, and amending Acts; Canada, 1910, Chap. 32, The Insurance Act.

3. *The members are related* as shareholders in an incorporated joint stock company, and the liability of its members is *nil* as the stock is fully paid up.

4. The Company is now authorized by license issued by the Dominion of Canada, bearing date the 31st day of March, 1915, and expiring on the 31st day of March, 1916, to transact Fire Insurance.

5. *Deposited assets.*—Assets of the Company are deposited and held in Canada as special security for the policyholders therein as follows: Deposit accepted at the value of $59,250, held by the Dominion of Canada.

GRESHAM LIFE ASSURANCE SOCIETY, LIMITED.

Register No. 5508. Certificate of Registry No. 3103.

1. Head Office, London, England. Chief Agent and Attorney for Ontario, James Leith Ross, Toronto. Suits by or against the Company may be brought in the name of the Gresham Life Assurance Society, Limited.

2. *The legislative enactments* by which the powers, duties, rights and obligations of the Company are now declared, defined or governed are the following: The Company was registered as a company with unlimited liability in 1862, under the Companies' Act, United Kingdom, 25-26, Victoria, Chap. 89 (1862), and in 1893 it was registered as a company with limited liability; Dominion of Canada (1910), Chap. 32, the Insurance Act.

3. *The members are related*, as shareholders, in an incorporated joint stock company, and the liability of the members is limited to the amount remaining unpaid upon the shares held by them.

4. The Company is now authorized by license issued by the Dominion of Canada, bearing date the 31st day of March, 1915, and expiring on the 31st day of March, 1916, to transact Life Insurance.

5. *Deposited assets.*—Assets of the Company are deposited and held in Canada as special security for the policyholders therein as follows: Deposit accepted at the value of $71,844, held by the Treasury Board, Ottawa.

PROVIDENCE WASHINGTON INSURANCE COMPANY.

Register No. 5427. Certificate of Registry No. 3048.

1. Head Office, Providence, R.I. Chief Agent and Attorney for Ontario, Grayson Burruss, Toronto. Suits by or against the Company may be brought in the name of the Providence Washington Insurance Company.

2. *The legislative enactments* by which the powers, duties, rights and obligations of the Company are now declared, defined, limited or governed are the following: General Assembly of the State of Rhode Island, Charter (1820), incorporating into one company the Providence Insurance Company and Washington Insurance Company with Amendments, 1872, 1875, 1899 and 1902 thereto, evidence of same being filed with the Secretary of State, Canada (1910), chap. 32; R.S.O., 1914, chap. 183.

3. *The members are related* as shareholders in an incorporated joint stock company, and the liability of the members is limited to the amount unpaid upon the shares held by them.

4. The Company is now authorized by license issued by the Dominion of Canada, bearing date the 31st day of March, 1915, and expiring on the 31st day of March, 1916, to transact Fire and Automobile Insurance.

5. *Deposited assets.*—Assets of the Company are deposited and held in Canada as special security for the policyholders therein as follows: Deposits accepted at the value of $195,928, held by the Insurance Department, Ottawa.

THE NORTH WEST FIRE INSURANCE COMPANY.

Register No. 5476. Certificate of Registry No. 3097.

DIRECTORS AND OFFICERS.

Directors:—George R. Crowe, Winnipeg; D. E. Sprague, Winnipeg; Stanley Hough, Winnipeg; George F. Galt, Winnipeg; Thomas Bruce, Winnipeg; C. V. Hastings, Winnipeg.

Officers:—George R. Crowe, President; D. E. Sprague, Vice-President; Thomas L. Morrisey, General Manager, Montreal.

1. Head Office, Winnipeg, Man. Chief Agent and Attorney for Ontario, Grayson Burruss, Toronto. Suits by or against the Company may be brought in the name of The North West Fire Insurance Company.

2. *The legislative enactments* by which the powers, duties, rights and obligations of the Company are now declared, defined, limited or governed are the following: Manitoba Special Act, An Act to consolidate and amend the Acts respecting "The North West Fire Insurance Company" (1904), chap. 79; Canada Insurance Act (1910), chap. 32.

3. *The members are related* as shareholders in an incorporated joint stock company, and the liability of the members is limited to the amount remaining unpaid upon the shares held by them.

4. The Company is now authorized by license issued by the Dominion of Canada, bearing date the 31st day of March, 1915, and expiring on the 31st day of March, 1916, to transact Fire Insurance.

5. *Deposited assets.*—Assets of the Company are deposited and held in Canada as special security for the policyholders therein as follows: Deposit accepted at the value of $54,863, held by Department of Insurance, Ottawa.

BRITISH NORTHWESTERN FIRE INSURANCE COMPANY.

Register No. 5400. Certificate of Registry No. 3021.

Directors and Officers.

Directors:—Edward Brown, Winnipeg; Sir D. C. Cameron, Winnipeg; F. K. Foster, Winnipeg; D. E. Williams, Winnipeg; C. W. L. Kennedy, Winnipeg; P. C. McIntyre, Winnipeg; A. C. Flumenfeldt, Victoria, B.C.; James Balfour, Regina, Sask.; T. J. S. Skinner, Calgary, Alta.; Thos. L. Wood, Brantford; Joseph Stauffer, Galt, Ont.; E. E. Hall, Winnipeg; W. T. Devlin, Winnipeg; F. Carter-Cotton, Vancouver, B.C.

Officers:—Edward Brown, President; E. E. Hall, Vice-President; F. K. Foster, Managing Director.

1. Head Office, Winnipeg, Man. Chief Agent and Attorney for Ontario, Arthur F. Sprott, Toronto. Suits by or against the Company may be brought in the name of the British Northwestern Fire Insurance Company.

2. *The legislative enactments* by which the powers, duties, rights and obligations of the Company are now declared, defined and governed are as follows: Special Act of Parliament of Canada, 9-10 Edward VII., chap. 70, 1910; Canada (1910), chap. 32, The Insurance Act.

3. *The members are related* as shareholders in an incorporated joint stock company, and the liability of the members is limited to the amount remaining unpaid upon the shares held by them.

4. The Company is now authorized by license issued by the Dominion of Canada, bearing date the 31st day of March, 1915, and expiring on the 31st day of March, 1916, to transact Fire Insurance.

5. *Deposited assets.*—Assets of the Company are deposited and held in Canada as special security for the policyholders therein as follows: Deposit accepted at the value of $52,250, held by the Dominion Government.

THE INSURANCE COMPANY OF THE STATE OF PENNSYLVANIA.

Register No. 5418. Certificate of Registry No. 3039.

1. Head Office, Philadelphia, Pennsylvania. Chief Agent and Attorney for Ontario, Thomas Leonard Armstrong, Toronto. Suits by or against the Company may be brought in the name of the Insurance Company of the State of Pennsylvania.

2. *The legislative enactments* by which the powers, duties, rights and obligations of the Company are now declared, defined, limited or governed are the following: Incorporated under laws of the State of Pennsylvania, 1794; State of Pennsylvania (1909), An Act authorizing the merger and consolidation of certain Corporations; Canada (1910), chapter 32, The Insurance Act).

3. *The members are related* as shareholders in an incorporated joint stock company, and the liability of the members is limited to the amount remaining unpaid upon the shares held by them.

4. The Company is now authorized by license issued by the Dominion of Canada, bearing date the 31st day of March, 1915, and expiring on the 31st day of March, 1916, to transact Fire Insurance.

5. *Deposited assets.*—Assets of the Company are deposited and held in Canada as special security for the policyholders therein as follows: Deposit accepted at the value of $114,506, held by the Receiver-General.

TRAVELERS' INDEMNITY COMPANY.

Register No. 5325. Certificate of Registry No. 2946.

1. Head Office, Hartford, Conn. Chief Agent and Attorney for Ontario, Henry A. Laurence, Toronto. Suits by or against the Company may be brought in the name of the Travelers' Indemnity Company.

2. *The legislative enactments* by which the powers, duties, rights and obligations of the Company are now declared, defined, limited or governed are the following: General Assembly of State of Connecticut (1903), Special Act, 1905 and 1907, Special Acts; Canada Insurance Act, 1910, chap. 32.

3. *The members are related* as shareholders in an incorporated joint stock company, and the liability of the members is as defined in the charter of applicant and the general law governing stockholders in joint stock companies.

4. The Company is now authorized by license issued by the Dominion of Canada, bearing date the 31st day of March, 1915, and expiring on the 31st day of March, 1916, to transact Accident, Sickness, Steam Boiler, Fly Wheel and Automobile Insurance.

5. *Deposited assets.*—Assets of the Company are deposited and held in Canada as special security for the policyholders therein as follows: Deposit accepted at the value of $100,530, held by Comptroller of Currency of Dominion of Canada.

PALATINE INSURANCE COMPANY, LIMITED.

Register No. 5390. Certificate of Registry No. 3011.

1. Head Office, London, Eng. Chief Agent and Attorney for Ontario, George Ross Hargraft, Toronto. Suits by or against the Company may be brought in the name of the Palatine Insurance Company, Limited.

2. *The legislative enactments* by which the powers, duties, rights and obligations of the Company are now declared, defined, limited or governed are the following: Parliament of Great Britain, 25-26 Victoria, chap. 89, The Companies' Act (1862); and amendments to 1898. Parliament of Canada, 9-10 Edward VII., chap. 32, The Insurance Act.

3. *The members are related* as shareholders in an incorporated joint stock company, and the liability of the members is limited to the amount remaining unpaid upon the shares held by them.

4. The Company is now authorized by license issued by the Dominion of Canada, bearing date the 31st day of March, 1915, and expiring on the 31st day of March, 1916, to transact Fire Insurance.

5. *Deposited assets.*—Assets of the Company are deposited and held in Canada as special security for the policyholders therein as follows: Deposit accepted at the value of $230,617, held by the Receiver-General of Canada, Ottawa.

WESTCHESTER FIRE INSURANCE COMPANY.

Register No. 5403. Certificate of Registry No. 3024.

1. Head Office, New York City. Chief Agent and Attorney for Ontario, John McVittie, Toronto. Suits by or against the Company may be brought in the name of the Westchester Fire Insurance Company.

2. *The legislative enactments* by which the powers, duties, rights and obligations of the Company are now declared, defined, limited or governed are the following: State of New York, Special Act entitled "An Act to Incorporate the Westchester County Mutual Insurance Company," 1837, 1857 (Chap. 76); 1867 (Chap. 286); General, 1853, Chap. 446, Sec. 18; as amended by Sec. 2, Chap. 369, 1854; as amended by Sec. 4, Chap. 367 of 1862, 1870, Chap. 476. Special Act, 1883, also 1892, Chap. 690, known as the Insurance Laws. Canada, The Insurance Act (1910), Chap. 32.

3. *The members are related* as shareholders in an incorporated joint stock company, and the liability of the members is limited to the amount remaining unpaid upon the shares held by them.

4. The Company is now authorized by license issued by the Dominion of Canada, bearing date the 31st day of March, 1915, and expiring on the 31st day of March, 1916, to transact Fire Insurance.

5. *Deposited assets.*—Assets of the Company are deposited and held in Canada as special security for the policyholders therein as follows: Deposit accepted at the value of $135,276, held by the Receiver-General, Ottawa.

CANADIAN SURETY COMPANY.

Register No. 5366. Certificate of Registry No. 2987.

Directors.—F. W. Lafrentz, New York; Hon. J. J. Foy, Toronto; W. H. Hall, Toronto; T. Bradshaw, Toronto; R. R. Brown, New York; George Burn, Ottawa; Richard Deming, New York; John B. Laidlaw, Toronto; Henry C. Willcox, New York.

Officers.—F. W. Lafrentz, President; Hon. J. J. Foy, K.C., M.P.P., Vice-President; W. H. Hall, General Manager; W. H. Burgess, Secretary.

1. Head Office of the Company, Toronto, Ont. Suits by or against the Company may be brought in the name of the Canadian Surety Company.

2. *The legislative enactments* by which the powers, duties, rights and obligations of the Company are now declared, defined, limited or governed are the following: Parliament of Canada, 1-2 George V., chap. 60, also Canada Insurance Act, chap. 32 (1910).

3. *The members are related* as shareholders in an incorporated joint stock company, and the liability of the members is limited to the amount remaining unpaid upon the shares held by them.

4. The Company is now authorized by license issued by the Dominion of Canada, bearing date the 31st day of March, 1915, and expiring on the 31st day of March, 1916, to transact Guarantee Insurance.

5. *Deposited assets.*—Assets of the Company are deposited and held in Canada as special security for the policyholders therein as follows: Deposit accepted at the value of $52,203, held by the Receiver-General of Canada.

MUTUAL LIFE AND CITIZENS' ASSURANCE COMPANY, LIMITED.

Register No. 5302. Certificate of Registry No. 2923.

1. Head Office, Sydney, State of New South Wales, Australia. Chief Agent and Attorney for Ontario, the Royal Trust Company. Suits by or against the Company may be brought in the name of the Mutual Life and Citizens' Assurance Company, Limited.

2. *The legislative enactments* by which the powers, duties, rights and obligations of the Company are now declared, defined, limited or governed are the following: New South Wales, 37 Victoria, No. 19 (1874), The Companies' Act, amended by No. 40 (1899); No. 47 (1900); No. 22 (1906); No. 49 (1902). Special Resolution, 1907. Canada Insurance Act, chap. 32, 1910.

3. *The members are related* as shareholders in an incorporated joint stock company, under and as set forth in their said Act of Incorporation, and the liability of the members is limited to the amount remaining unpaid upon the shares held by them.

4. The Company is now authorized by license issued by the Dominion of Canada, bearing date the 31st day of March, 1915, and expiring on the 31st day of March, 1916, to transact Life Assurance.

5. *Deposited assets.*—Assets of the Company are deposited and held in Canada as special security for the policyholders therein as follows: Deposit accepted at the value of $114,367, held by the Dominion of Canada.

NORTH AMERICAN ACCIDENT INSURANCE COMPANY.

Register No. 5318. Certificate of Registry No. 2939.

Directors and Officers.

Directors.—D. K. Ridout, Toronto; A. E. Dyment, Toronto; C. F. Dale, Montreal; W. Parkyn Murray, Toronto; W. T. Bradshaw, Toronto; W. D. E. Strickland, Toronto; Rufus C. Holden, Montreal; Gerald W. Birks, Montreal; J. J. Meagher, Montreal; F. W. Baillie, Toronto; J. D. Montgomery, Toronto; W. S. Dresser, Sherbrooke.

Officers.—D. K. Ridout, President, Toronto; A. E. Dyment and Rufus C. Holden, Vice-Presidents, Toronto and Montreal; C. F. Dale, Managing Director, Montreal; Howard E. Ridout, Assistant Manager, Toronto.

1. Head Office, Toronto, Ontario. Suits by or against the Company may be brought in the name of the North American Accident Insurance Company.

2. *The legislative enactments* by which the powers, duties, rights and obligations of the Company are now declared, defined, limited or governed are the following: Incorporated by Letters Patent of the Province of Ontario, 12th December, 1912, under the Ontario Insurance Act. March 12th, 1913, Order-in-Council authorizing the release of the Company's deposit under the Ontario Insurance Act; Canada (1910), chap. 32.

3. *The members are related* as shareholders in an incorporated joint stock company, and the liability of the members is limited to the amount remaining unpaid upon the shares held by them.

4. The Company is now authorized by license issued by the Dominion of Canada, bearing date the 31st day of March, 1915, and expiring on the 31st day of March, 1916, to transact Accident, Sickness and Plate Glass Insurance.

5. *Deposited assets.*—Assets of the Company are deposited and held in Canada as special security for the policyholders therein as follows: Deposit accepted at the value of $56,858, held by the Receiver-General.

LA SAUVEGARDE LIFE INSURANCE COMPANY.

Register No. 5295. Certificate of Registry No. 2916.

Directors and Officers.

Directors.—G. N. Ducharme, Montreal; Hon. J. A. Ouimet, Montreal; Hon. F. L. Beique, Montreal; P. Bonhomme, Montreal; Hon. R. Dandurand, K.C., Montreal; Hon. N. Perodeau, M.P., Montreal; H. Laporte, Montreal; Hon. J. M. Wilson, Montreal; Hon. N. A. Belcourt, Ottawa; J. E. Bedard, K.C., Quebec.

Officers.—G. N. Ducharme, President, Montreal; Hon. J. A. Ouimet, 1st Vice-President, Montreal; Hon. F. L. Beique, 2nd Vice-President, Montreal; P. Bonhomme, Managing Director, Montreal; A. Leger, Secretary, Montreal.

1. Head Office, Montreal, Province of Quebec. Chief Agent and Attorney for Ontario, Napoleon Antaine Belcourt, K.C., P.C., Ottawa, Ont. Suits may be brought by or against the Company in the name of La Sauvegarde Life Insurance Company.

2. *The legislative enactments* by which the powers, duties, rights and obligations of the Company are now declared, defined, limited or governed are the following: Province of Quebec, Special Act (1903), chap. 95. Dominion of Canada, 1-2 George V. (1911), chap. 139, Canada (1910), chap. 32, the Insurance Act.

3. *The members are related* as shareholders in an incorporated joint stock company, and the liability of the members is limited to the amount of shares held by them.

4. The Company is now authorized by license issued by the Dominion of Canada, bearing date the 31st day of March, 1915, and expiring on the 31st day of March, 1916, to transact Life Insurance.

5. *Deposited assets.*—Assets of the Company are deposited and held as security for the policyholders in Canada as follows: Deposit accepted at the value of $54,872, held by Receiver-General of Canada.

NIAGARA FIRE INSURANCE COMPANY.

Register No. 5377. Certificate of Registry No. 2998.

1. Head Office, New York City. Chief Agent and Attorney for Ontario, Robert W. Love, Toronto. Suits by or against the Company may be brought in the name of the Niagara Fire Insurance Company.

2. *The legislative enactments* by which the powers, duties, rights and obligations of the Company are now declared, defined or governed are the following: State of New York, 1849, General. An Act entitled "An Act to provide for the Incorporation of Insurance Companies." Dominion of Canada (1910), chap. 32, The Insurance Act.

3. *The members are related* as shareholders in an incorporated joint stock company; the capital stock has been fully paid in by the shareholders and there is no liability upon the members.

4. The Company is now authorized by license issued by the Dominion of Canada, bearing date the 31st day of March, 1915, and expiring on the 31st day of March, 1916, to transact Fire, Tornado and Automobile Insurance (including damage to automobiles in transit by rail).

5. *Deposited assets.*—Assets of the Company are deposited and held in Canada as special security for the policyholders therein as follows: Deposit accepted at the value of $181,880, held by the Receiver-General, Ottawa.

FIREMEN'S INSURANCE COMPANY OF NEWARK, NEW JERSEY.

Register No. 5339. Certificate of Registry No. 2960.

1. Head Office, Newark, New Jersey. Chief Agent and Attorney for Ontario, Edward J. B. Dobie, Port Arthur, Ont. Suits may be brought by or against the Company in the name of the Firemen's Insurance Company of Newark, New Jersey.

2. *The legislative enactments* by which the powers, duties, rights and obligations of the Company are now declared, defined, limited or governed are the following: Special Acts of the State of New Jersey, 1857, 1863, 1874, 1875 and 1887, chap. 18. Canada (1910), chap. 32, The Insurance Act.

3. *The members are related* as shareholders in an incorporated joint stock company, and the liability is limited to the amount of stock held by them.

4. The Company is now authorized by license issued by the Dominion of Canada, bearing date the 31st day of March, 1915, and expiring on the 31st day of March, 1916, to transact Fire Insurance.

5. *Deposited assets.*—Assets of the Company are deposited and held in Canada as special security for the policyholders therein as follows: Deposit accepted at the value of $98,485, held by the Treasury Board of the Dominion of Canada.

LOYAL PROTECTIVE INSURANCE COMPANY.

Register No. 5299. Certificate of Registry No. 2920.

1. Head Office, Boston, Massachusetts. Chief Agent and Attorney for Ontario, Henry W. Davis, Toronto, Ont. Suits by or against the Company may be brought in the name of the Loyal Protective Insurance Company.

2. *The legislative enactments* by which the powers, duties, rights and obligations of the Company are now declared, defined, limited or governed are the following:

The Company was incorporated on 19th July, 1909, under the laws of the Commonwealth of Massachusetts, chap. 576, Acts 1907 with amendments. Canada (1910), chap. 32, The Insurance Act.

3. *The members are related* as shareholders in an incorporated joint stock company. There is no liability of members as the Capital Stock ($100,000) is fully paid up.

4. The Company is now authorized by license issued by the Dominion of Canada, bearing date the 31st day of March, 1915, and expiring on the 31st day of March, 1916, to transact Accident and Sickness Insurance among members of the Independent Order of Oddfellows resident in Canada.

5. *Deposited assets.*—Assets of the Company are deposited and held in Canada as special security for the policyholders therein as follows: Deposit accepted at the value of $25,426, held by the Receiver-General of Canada.

NORTHWESTERN NATIONAL INSURANCE COMPANY.

Of Milwaukee, Wisconsin.

Register No. 5330. Certificate of Registry No. 2951.

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1. Head Office, Milwaukee, Wis. Chief Agent and Attorney for Ontario, Robert F. Massie, Toronto. Suits by or against the Company may be brought in the name of the Northwestern National Insurance Company, of Milwaukee, Wisconsin.

2. *The legislative enactments* by which the powers, duties, rights and obligations of the Company are now declared, defined, limited or governed are the following: State of Wisconsin Special Act, chap. 63, 1869; General Statutes, 1898; Section 1945c, amended by chap. 106, Statutes, 1909. Canada Insurance Act, chap. 32, 1910.

3. *The members are related* as shareholders in an incorporated joint stock company. There is no liability of members, as the capital stock is fully paid up.

4. The Company is now authorized by license issued by the Dominion of Canada, bearing date the 31st day of March, 1915, and expiring on the 31st day of March, 1916, to transact Fire, Tornado and Hail Insurance.

5. *Deposited assets.*—Assets of the Company are deposited and held in Canada as special security for the policyholders therein as follows: Deposit accepted at the value of $105,742, held by the Department of Finance.

THE RIDGLEY PROTECTIVE ASSOCIATION.

Register No. 5298. Certificate of Registry No. 2919.

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1. Head Office, Worcester, Massachusetts. Chief Agent and Attorney for Ontario, James E. Scott, Toronto. Suits by or against the Company may be brought in the name of The Ridgley Protective Association.

2. *The legislative enactments* by which the powers, duties, rights and obligations of the Company are now declared, defined, limited or governed are the following: The Company was incorporated on 10th May, 1894, under the laws of the Commonwealth of Massachusetts, chap. 429, Acts 1888; chap. 576, Acts 1907, with amendments 1912 and 1913.. Dominion of Canada (1910), chap. 32, The Insurance Act.

3. *The members are related* as shareholders in an incorporated joint stock company, and the liability of the members is limited to the amount remaining unpaid upon the shares held by them.

4. The Company is now authorized by license issued by the Dominion of Canada, bearing date the 31st day of March, 1915, and expiring on the 31st day of March, 1916, to transact Accident and Sickness Insurance among members of the Independent Order of Oddfellows resident in Canada.

5. *Deposited assets.*—Assets of the Company are deposited and held in Canada as special security for the policyholders therein as follows: Deposit accepted at the value of $25,023, held by the Receiver-General of Canada.

GLOBE AND RUTGERS FIRE INSURANCE COMPANY.

Register No. 5428. Certificate of Registry No. 3049.

1. Head Office, New York City. Chief Agent and Attorney for Ontario, Paul von Szeliski, Toronto. Suits by or against the Company may be brought in the name of the Globe and Rutgers Fire Insurance Company.

2. The Company was organized by merger between the Globe Fire Insurance Company and the Rutgers Fire Insurance Company 9th February, 1899.

3. *The legislative enactments* by which the powers, duties, rights and obligations are now declared, defined or governed are the following: New York, 1853, an Act to provide for the Incorporation of Insurance Companies. 1892, An Act in relation to Insurance Corporations and amendments. Canada, 1910, chap. 32, The Insurance Act.

4. *The members are related* as shareholders in an incorporated joint stock company. There is no liability of members, as the capital stock is fully paid up.

5. The Company is now authorized by license issued by the Dominion of Canada, bearing date the 31st day of March, 1915, and expiring on the 31st day of March, 1916, to transact Fire Insurance.

6. *Deposited assets.*—Assets of the Company are deposited and held in Canada as a special security for the policyholders therein as follows: Deposit accepted at the value of $102,375, held by the Receiver-General.

MOUNT ROYAL ASSURANCE COMPANY.

Register No. 5317. Certificate of Registry No. 2938.

Directors and Officers.

Directors.—Hon. H. B. Rainville, Montreal; Hon. J. W. Wilson, Montreal; Hon. J. A. Ouimet, Montreal; Louis Payette, Montreal; Hon. J. Decaric, Montreal; H. A. Ekers, Montreal; Hon. L. A. Pelletier, K.C., Ottawa; Hon. Sir Lomer Gouin, K.C.M.G., Quebec; Newville Belleau, Quebec; J. E. Clement, Montreal.

Officers.—Hon. H. B. Rainville, President, Montreal; Hon. J. W. Wilson, Vice-President, Montreal; J. E. Clement, General Manager, Montreal.

1. Head Office, Montreal, Que. Chief Agent and Attorney for Ontario, Henry Harold York, Toronto. Suits by or against the Company may be brought in the name of the Mount Royal Assurance Company.

2. *The legislative enactments* by which the powers, duties, rights and obligations of the Company are now declared, defined, limited or governed are the following: Statutes of Quebec, 2 Edward VII., c. 67 (1902); 1 George V., c. 67 (1911); Canada Insurance Act (1910), c. 32.

3. *The members are related* as shareholders in an incorporated joint stock company, and there is no liability of the members as the amount ($250,000) of the subscribed capital is fully paid.

4. The Company is now authorized by license issued by the Dominion of Canada, bearing date the 31st day of March, 1915, and expiring on the 31st day of March, 1916, to transact Fire and Plate Glass Insurance.

5. *Deposited assets.*—Assets of the Company are deposited and held in Canada as special security for the policyholders therein as follows: Deposit accepted at the value of $65,169, held by the Receiver-General, Ottawa.

MERCHANTS CASUALTY COMPANY.

Register No. 5438. Certificate of Registry No. 3059.

Directors and Officers.

Directors.—M. J. McMichael, Minneapolis, Minn.; L. M. Fingard, Winnipeg; Dr. J. S. Gray, Winnipeg; I. S. Turner, R. B. Graham, W. I. Bulman, Winnipeg; Geo. W. Curtiss, Winnipeg.

Officers.—M. J. McMichael, President, Minneapolis; L. M. Fingard, Vice-President and Managing Director, Winnipeg.

1. Head Office, Winnipeg, Man. Chief Agent and Attorney for Ontario, Harold J. King, Toronto. Suits by or against the Company may be brought in the name of the Merchants Casualty Company.

2. *The legislative enactments* by which the powers, duties, rights and obligations of the Company are now declared, defined, limited or governed are the following: Special Act of Parliament of Manitoba, 3 George V., chap. 117 (1913), Canada Insurance Act, chap. 32, 1910.

3. *The members are related* as shareholders in an incorporated joint stock company, and the liability of the members is limited to the amount remaining unpaid upon the shares held by them.

4. The Company is now authorized by license issued by the Dominion of Canada, bearing date the 31st day of March, 1915, and expiring on the 31st day of March, 1916, to transact Accident Insurance (excluding Employers Liability) and Sickness Insurance.

5. *Deposited assets.*—Assets of the Company are deposited and held in Canada as special security for the policyholders therein as follows: Deposit accepted at the value of $47,195, held by the Receiver-General, Ottawa.

IMPERIAL UNDERWRITERS CORPORATION OF CANADA.

Registry No. 5331. Certificate of Registry No. 2952.

Directors and Officers.

Directors.—H. M. Blackburn, Toronto; Lyman Root, Toronto; A. R. Williams, Toronto; G. M. Higinbotham, Toronto; H. F. Petman, Toronto; A. Waring Giles, Vernon; G. A. Hankey, Vernon; W. F. N. Windeyer, Toronto; F. E. Heyes, Toronto.

Officers.—H. M. Blackburn, President and Manager, Toronto; Lyman Root, Vice-President, Toronto; F. E. Heyes, Secretary, Toronto.

1. Head Office, Toronto, Ontario. Suits by or against the Company may be brought in the name of the Imperial Underwriters Corporation of Canada.

2. *The legislative enactments* by which the powers, duties, rights and obligations of the Company are now declared, defined, limited or governed are the following: Special Act of the Parliament of Canada, being chap. 137 (1913), An Act respecting the Imperial Underwriters Corporation and to change its name to the Imperial Underwriters Corporation of Canada. Canada (1910), chap. 32, The Insurance Act.

3. *The members are related* as shareholders in an incorporated joint stock company, and the liability of the members is limited to the amount remaining unpaid upon the shares held by them.

4. The Company is now authorized by license issued by the Dominion of Canada, bearing date the 31st day of March, 1915, and expiring on the 31st day of March, 1916, to transact Fire Insurance.

5. *Deposited assets.*—Assets of the Company are deposited and held in Canada as special security for the policyholders therein as follows: Deposit accepted at the value of $86,641, held by the Dominion Government.

THE GRAND LODGE OF THE LOYAL ORDER OF MOOSE IN THE DOMINION OF CANADA.

Register No. 5474. Certificate of Registry No. 3095.

Officers.—Norman G. Heyd, Grand Dictator, Toronto; Fred. Beard, Grand Past Dictator, Toronto; W. Buller, Grand Vice-Dictator, Peterborough; A. W. Lorsch, Grand Prelate, St. Thomas; Rodney H. Brandon, Grand Secretary, Mooseheart, Ill.; P. D. Knowles, Grand Treasurer, Toronto; George Hodden, Grand Sargent-at-Arms, Port Arthur; George W. Reeves, Grand Inner Guard, Sarnia; Thomas Lessiman, Grand Outer Guard, Hamilton; F. Robins, Grand Trustee, Hamilton; A. Jacobs, Grand Trustee, Toronto; P. A. Schults, Grand Trustee, Brantford.

1. Head Office, Toronto. Suits by or against the Corporation may be brought in the name of The Grand Lodge of the Loyal Order of Moose in the Dominion of Canada.

2. *The legislative enactments* by which the powers, duties, rights and obligations of the Company are now declared, defined, limited or governed are the following: Parliament of Canada, 2 George V., chapter 124 (1912), also Canada Insurance Act, chapter 32, 1910.

3. The Corporation is now authorized by license issued by the Dominion of Canada, bearing date the 31st day of March, 1915, and expiring on the 31st day of March, 1916, to transact Sickness Insurance among members of the Order.

5. *Deposited assets.*—Assets of the Company are deposited and held in Canada as special security for the policyholders therein as follows: Deposit accepted at the value of $10,291, held by the Superintendent of Insurance, Ottawa.

NATIONALE FIRE INSURANCE COMPANY OF PARIS, FRANCE.

Register No. 5312. Certificate of Registry No. 2933.

Head Office, Paris, Frauce. Chief Agent and Attorney for Ontario, Henry Harold York, Toronto. Suits may be brought by or against the Company in the name of the Nationale Fire Insurance Company of Paris, France.

2. *The legislative enactments* by which the powers, duties, rights and obligations of the Company are now declared, defined or governed are the following: Royal Decrees 1820, 1849; The Public Administration Regulation, 1868, and laws, 1893. Canada Insurance Act (1910), chap. 32.

3. *The members are related* as shareholders in an incorporated joint stock company, and the liability of the members is limited to the amount remaining unpaid upon the shares held by them.

4. The Company is now authorized by license issued by the Dominion of Canada, bearing date the 31st day of March, 1915, and expiring on the 31st day of March, 1916, to transact Fire Insurance.

5. *Deposited assets.*—Assets of the Company are deposited and held in Canada as special security for the policyholders therein as follows: Deposit accepted at the value of $77,277, held by the Receiver-General of Canada.

GLENS FALLS INSURANCE COMPANY.

Register No. 5409. Certificate of Registry No. 3030.

1. Head Office, Glens Falls, New York. Chief Agent and Attorney for Ontario, William H. George, Toronto. Suits by or against the Company may be brought in the name of the Glens Falls Insurance Company.

2. *The legislative enactments* by which the powers, duties, rights and obligations of the Company are now declared, defined, limited or governed are the following: The Company was originally organized in 1850 as the Dividend Mutual Insurance Company, and reorganized 30th April, 1864, as a stock company under its present name, all according to the laws of New York State. Canada (1910), chap. 32, The Insurance Act.

3. *The members are related* as shareholders in an incorporated joint stock company. There is no liability of members, as the capital stock is fully paid up.

4. The Company is now authorized by license issued by the Dominion of Canada, bearing date the 31st day of March, 1915, and expiring on the 31st day of March, 1916, to transact Fire and Tornado Insurance and Insurance against loss or damage to automobiles by burglary or theft.

5. *Deposited assets.*—Assets of the Company are deposited and held in Canada as special security for the policyholders therein as follows: Deposit accépted at the value of $86,623, held by the Department of Finance.

EQUITABLE FIRE AND MARINE INSURANCE COMPANY.

Registry No. 5401. Certificate of Registry No. 3022.

1. Head Office, Providence, Rhode Island. Chief Agent and Attorney for Ontario, Thomas S. Minton, Toronto. Suits by or against the Company may be brought in the name of the Equitable Fire and Marine Insurance Company.

2. *The legislative enactments* by which the powers, duties, rights and obligations of the Company are now declared, defined, limited or governed are the following: Special Acts of the State of Rhode Island 1859, 1873, 1880, 1881 and 1906. Canada Insurance Act, chap. 32 (1910).

3. *The members are related* as shareholders in an incorporated joint stock company, and the liability of its members is *nil*, as the stock is fully paid up.

4. The Company is now authorized by license issued by the Dominion of Canada, bearing date the 31st day of March, 1915, and expiring on the 31st day of March, 1916, to transact Fire Insurance.

5. *Deposited assets.*—Assets of the Company are deposited and held in Canada as special security for the policyholders therein as follows: Deposit accepted at the value of $105,035, held by the Dominion of Canada.

THE OCCIDENTAL FIRE INSURANCE COMPANY.

Register No. 5481. Certificate of Registry No. 3102.

DIRECTORS AND OFFICERS.

Directors:—Randall Davidson, S. E. Richards, W. A. T. Sweatman, W. P. Fillmore, T. R. Whitley.

Officers:—Randall Davidson, President; C. A. Richardson, Manager and Secretary.

1. Head Office, Winnipeg, Man. Chief Agent and Attorney for Ontario, Henry Walter Evans, Toronto. Suits by or against the Company may be brought in the name of the Occidental Fire Insurance Company.

2. *The legislative enactments* by which the powers, duties, rights and obligations of the Company are now declared, defined, limited or governed are the following: Manitoba Special Act, An Act to Incorporate The Occidental Fire Insurance Company, chap. 65 (1902), Dominion of Canada Special, An Act respecting The Occidental Fire Insurance Company, chap. 139 (1908).

3. *The members are related*, as shareholders, in an incorporated joint stock company, and the liability of the members is limited to the amount remaining unpaid upon the shares held by them.

4. The Company is now authorized by license issued by the Dominion of Canada, bearing date the 31st day of March, 1915, and expiring on the 31st day of March, 1916, to transact Fire Insurance.

5. *Deposited assets.*—Assets of the Company are deposited and held in Canada as special security for the policyholders therein as follows: Deposit accepted at the value of $54,175, held by the Department of Finance.

THE PHENIX FIRE INSURANCE COMPANY OF PARIS, FRANCE.

Register No. 5386. Certificate of Registry No. 3007.

1. Head Office, Paris, France. Chief Agent and Attorney for Ontario, Edward Percy Beatty, Toronto. Suits by or against the Company may be brought in the name of the Phenix Fire Insurance Company of Paris, France.

2. *The legislative enactments* by which the powers, duties, rights and obligations of the Company are now declared, defined, limited or governed are the following: Special Ordonnance royale, 1819; General Law on Joint Stock Companies (France), 1867; Canada Insurance Act, Chapter 32 (1910).

3. *The members are related*, as shareholders, in an incorporated joint stock company, and the liability of its members is *nil*, as the stock is fully paid up.

4. The Company is now authorized by license issued by the Dominion of Canada, bearing date the 31st day of March, 1915, and expiring on the 31st day of March, 1916, to transact Fire Insurance.

5. *Deposited assets.*—Assets of the Company are deposited and held in Canada as special security for the policyholders therein as follows: Deposit accepted at $59,444.00, held by the Government of Canada.

NATIONAL-BEN FRANKLIN FIRE INSURANCE COMPANY.

Register No. 5328. Certificate of Registry No. 2949.

1. Head Office, Pittsburg, Pennsylvania. Chief Agent and Attorney for Ontario, Robert Frank Massie, Toronto. Suits by or against the Company may be brought in the name of the National-Ben Franklin Fire Insurance Company.

2. *The legislative enactments* by which the powers, duties, rights and obligations of the Company are now declared, defined limited or governed are the following: State of Pennsylvania Laws 408 and 559, Canada (1910) chapter 32 The Insurance Act.

3. *The members are related*, as shareholders, in an incorporated joint stock company, and the liability of the members is limited to the amount remaining unpaid upon the shares held by them.

4. The Company is now authorized by license issued by the Dominion of Canada, bearing date the 31st day of March, 1915, and expiring on the 31st day of March, 1916, to transact Fire Insurance.

5. *Deposited assets.*—Assets of the Company are deposited and held in Canada as special security for the policyholders therein as follows: Deposit accepted at the value of $164,840, held by the Receiver-General.

BRITISH COLONIAL FIRE INSURANCE COMPANY.

Register No. 5382. Certificate of Registry No. 3003.

Directors and Officers.

Directors:—Hon. C. E. Dubord, Quebec; J. B. Morissette, Quebec; Theodore Meunier, Montreal; Hon. J. E. Roberge, Lambton; I. L. Lafleur, Montreal; J. E. E. Leonard, Montreal; Emery Lalonde, St. Anne de Bellevue; L. H. Desjardins, Terrebonne; D. O. E. Denault, Sherbrooke; Nap. Drouin, Quebec; Eusebe Huard, Lac Megantic; J. Spychet, Paris, France; Michel Propper, Paris, France.

Officers:—Hon. C. E. Dubord, President, Quebec; J. B. Morissette, Vice-President, Quebec; Theodore Meunier, Manager and Secretary, Montreal.

1. Head Office, Montreal, Quebec. Chief Agent and Attorney for Ontario, Gavin Browne, Jr., Toronto. Suits by or against the Company may be brought in the name of the British Colonial Fire Insurance Company.

2. *The legislative enactments* by which the powers, duties, rights and obligations of the Company are now declared, defined, limited or governed are the following: Canada, 8-9 Edward VII., chap. 52; 2 George V., chap. 68; Canada, chap. 32, The Insurance Act.

3. *The members are related*, as shareholders, in an incorporated joint stock company, and the liability of the members is limited by contract to the amount remaining unpaid upon the shares held by them.

4. The Company is now authorized by license issued by the Dominion of Canada, bearing date the 31st day of March, 1915, and expiring on the 31st day of March, 1916, to transact Fire Insurance.

5.—*Deposited assets.*—Assets of the Company are deposited and held in Canada as special security for the policyholders therein as follows: Deposit accepted at the value of $53,790, held by the Minister of Finance.

COMPAGNIE D'ASSURANCES GENERALES CONTRE L'INCENDIE

(General Fire Insurance Company), of Paris, France.

Register No. 5323. Certificate of Registry No. 2944.

1. Head Office, Paris, France. Chief Agent for Ontario, Fred. W. Gates, Hamilton, Ont. Suits by or against the Company may be brought in the name of the Compagnie D'Assurances Generales Contre l'Incendie.

2. *The legislative enactments* by which the powers, duties, rights and obligations of the company are now declared, defined, limited or governed are the following: Government Ordinance of France, 1819, Government decrees, 1848 and 1893; also Canada, chap. 32 (1910), the Insurance Act.

3. *The members are related*, as shareholders, in an incorporated joint stock company, and the liability of its members is *nil*, as the stock is fully paid up.

4. The Company is now authorized by license issued by the Dominion of Canada, bearing date the 31st day of March, 1915, and expiring on the 31st day of March, 1916, to transact Fire Insurance.

5. *Deposited assets.*—Assets of the Company are deposited and held in Canada as special security for the policyholders therein as follows: Deposit accepted at $118,759, held by the Government of Canada.

FIREMAN'S FUND INSURANCE COMPANY.

Register No. 5348. Certificate of Registry No. 2969.

1. Head Office, San Francisco, California. Chief Agent and Attorney for Ontario, G. Temple McMurrich, Toronto. Suits by or against the Company may be brought in the name of The Fireman's Fund Insurance Company.

2. *The legislative enactments* by which the powers, duties, rights and obligations of the Company are now declared, defined, limited or governed are the following: Legislature of California, 1872, Civil Code of California. Public Act still in force.

3. *The members are related*, as shareholders, in an incorporated joint stock company, and by the laws of California each stockholder is individually and personally liable for such proportion of its debts and liabilities as the amount of shares owned by him bears to the whole of the subscribed capital stock of the corporation, and for a like proportion only of such debt or claim against the corporation. All the capital has been subscribed, fully paid up and issued.

4. The Company is now authorized by license issued by the Dominion of Canada, bearing date the 31st day of March, 1915, and expiring on the 31st day fo March, 1916, to transact Fire, Inland Transportation Insurance and Insurance against loss or damage to Automobiles by accident, burglary or theft.

5. Deposited assets.—Assets of the Company are deposited and held in Canada as special security for the policyholders therein as follows: Deposit accepted at the value of $82,225, held by the Finance Department, Ottawa.

THE BRITISH AND FOREIGN MARINE INSURANCE COMPANY (LIMITED).

Register No. 5134. Certificate of Registry No. 2851.

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1. Head Office, Liverpool, Eng. Chief Agent and Attorney for Ontario, Arthur Tucker, Toronto. Suits by or against the Company may be brought in the name of The British and Foreign Marine Insurance Company (Limited).

2. *The legislative enactments* by which the powers, duties, rights and obligations of the Company are now declared, defined, limited or governed are the following: United Kingdom, 25 and 26 Vict., chap. 89; 30 and 31 Vict., chap. 131; 40 and 41 Vict., chap. 26; 42 and 43 Vict., chap. 76; 43 Vict., chap. 19; 46 and 47 Vict., chap. 30; 49 Vict., chap. 23; 53 and 54 Vict., chaps. 62, 63 and 64.

3. *The members are related*, as shareholders, in an incorporated joint stock company, and the liability of the members is limited to the amount remaining unpaid upon the shares held by them.

4. The Company is registered under the Ontario Insurance Act to transact Ocean and Inland Marine Insurance for term ending 30th April, 1916.

ROYAL EXCHANGE ASSURANCE.

Register No. 5334. Certificate of Registry No. 2955.

Directors:—H. V. Meredith, Montreal; Dr. E. P. Lachapelle, Montreal; J. S. Hough, K.C., Winnipeg, Man.

Officers:—H. V. Meredith, Chairman, Montreal; Arthur Barry, Manager for Canada, Montreal.

1. Head Office, London, England. Chief Agent and Attorney for the Province of Ontario, Col. Andrew D. Davidson, Toronto. Suits by or against the Company may be brought in the name of The Royal Exchange Assurance.

2. The Company was incorporated by Royal Charters, dated 22nd June, 1720, and 29th April, 1721.

3. *The legislative enactments* by which the powers, duties, rights and obligations are now declared, defined, limited or governed are the following: The Royal Exchange Assurance Act (Imp.), 1 Edw. VII., chap. X.

4. *The members are related* as shareholders in a joint stock company authorized by 6 George I (1719), c. 18, s. 2, and created by Royal Charter, dated 22nd June, 1720. The Charter repeating in its terms section 7 of the said Act extends the liability of the shareholders by the following provisions: "And for better enabling the said Corporation hereby established to answer all just demands upon its policies of assurance for losses which may happen at sea and to lend money upon bottomry as aforesaid at any time or times during the continuance of the same Corporation according to the true intent and meaning of the said recited Act, and of this our charter, our will is and we do hereby for us, our heirs and successors, authorize, declare, grant and appoint that it shall and may be lawful to and for the said Corporation or body politic hereby established in the General Court or Courts of the same from time to time as such General Court or Courts shall see cause to call in or direct to be paid from and by the members thereof for the time being proportionally according to the respective share or shares in the Capital Stock which shall belong to the said Corporation any further sum or sums of money over and above the said one million and five hundred thousand pounds as by such General Court or Courts shall from time to time be judged necessary and be ordered to be called in or raised as by the said Act in this behalf is intended and directed. And that all executors, administrators, guardians, trustees and mortgagees shall be indemnified in paying and shall by virtue of the said Act and of these presents be empowered to pay in their respective proportions of the money so called for and to the end that all the calls of money which shall be made by any order or orders of the said General Court or Courts, pursuant to the said Act, and this our Charter for any of the purposes before mentioned may become effectual our will is and we do hereby declare and appoint that for refusal or neglect of paying in the money upon any such call or calls such course shall be taken and such methods practised and put in execution as are in and by the said Act prescribed for recovery and making good of the same, and we do hereby will, require and command that the money which shall be called for and paid in over and above the said one million five hundred thousand pounds shall be deemed additional Capital Stock, and shall be written in the books of the said Corporation hereby established, and the respective members paying the same shall have credit in the said books for their respective proportions or shares thereof, nevertheless

the said Corporation hereby established in a General Court from time to time when they judge their affairs will admit thereof, shall, or may cause any sum or sums of money which shall be so called in or any part thereof to be divided and distributed to and amongst the then members of the same Corporation according and in proportion to the respective share or shares which they shall then have of or in the Capital Stock of the same, and their respective shares in the Capital Stock shall proportionally be abated as in and by the said Act is directed.

5. The Company is now authorized by license issued by the Dominion of Canada for the transaction of Fire, Accident, Sickness and Automobile Insurance restricted to Burglary or Theft, for the term ending 31st March, 1916.

6. *Deposited assets.*—Assets of the Company are deposited and held in Canada as special security for the policyholders therein as follows: Deposit accepted at the value of $453,415, held by the Government of Canada.

LUMBERMEN'S FIRE INDEMNITY CONTRACT.

Register No. 5575. Certificate of Registry No. 3104.

Officers:—Edgar D. Hardy, Manager, Ottawa.

1. Head Office, Ottawa. Suits by or against the Company may be brought in the name of the Lumbermen's Fire Indemnity Contract.

2. *The legislative enactments* by which the powers, duties, rights and obligations of the Company are now declared, defined, limited or governed are the following: The Dominion Insurance Act, chap. 32, 1910.

3. The Company is authorized by license, issued by the Dominion of Canada, bearing date 28th May, 1915, and expiring on the 31st March, 1916, to transact Fire Insurance among themselves.

4. Assets of the Company are deposited and held in Canada as special security for the policyholders therein as follows: Deposit accepted at the value of $23,000 held by the Government of Canada.

THE AMERICAN AND FOREIGN MARINE INSURANCE COMPANY.

Register No. 5447. Certificate of Registry No. 3068.

1. Head Office, New York. Chief Agent and Attorney for Ontario, Arthur Tucker, Toronto, Ont. Suits by or against the Company may be brought in the name of the American and Foreign Marine Insurance Company.

2. *The legislative enactments* by which the powers, duties, rights and obligations of the Company are now declared, defined, limited or governed are the following: The Company was formed in the year 1896 under the name of The American and Foreign Marine Insurance Company. The Company has now, by virtue of its incorporation, power to sue and be sued in its corporate name.

3. *The members are related,* as shareholders, in an incorporated joint stock company, and the liability of the members is limited to the amount remaining unpaid upon the shares held by them.

4. The Company is now authorized by license issued by the Dominion of Canada, bearing date the 31st day of March, 1915, and expiring on the 31st day of March, 1916, to transact the business of Inland Transportation Insurance.

5. *Deposited assets.*—Assets of the Company are deposited and held in Canada as special security for the policyholders therein as follows: Deposit accepted at the value of $25,472, held by the Finance Department, Ottawa.

UNION MARINE INSURANCE COMPANY (LIMITED).

Register No. 5355. Certificate of Registry No. 2976.

1. Head Office, Liverpool, England. Chief Agent and Attorney for Ontario, George Temple McMurrich, Toronto. Suits by or against the Company may be brought in the name of The Union Marine Insurance Company (Limited).

2. *The legislative enactments* by which the powers, duties, rights and obligations of the Company are now declared, defined or governed are the following: United Kingdom, 25 and 26 Vict., chap. 89, The Companies' Act, 1862, and amendments thereto.

3. *The members are related,* as shareholders, in an incorporated joint stock company, and the liability of the members is limited to the amount remaining unpaid upon the shares held by them.

4. The Company was, upon due application, admitted to registry in Ontario for the transaction of Ocean Marine Insurance for the term ending 30th April, 1916.

BALANCE SHEET FOR THE YEAR ENDING 31ST DECEMBER, 1914.

Profit and Loss Account to 31st December, 1914.

DR.

	£	s.	d.
To Balance Profit and Loss Account, as shown in the last General Balance Sheet	144,618	8	2
" Balance of Underwriting Account, 1913	342,635	9	11
" Interest on Investments and Loans, etc., less Income Tax thereon	34,895	17	2
	522,149	15	3

CR.

				£	s.	d.
By Dividend authorized by General Meeting, paid 23rd April, 1914	£11,445	0	0			
" Interim Dividend, paid 29th October, 1914	9,810	0	0			
				21,255	0	0
" Income Tax				2,818	18	11
" Losses, Averages, Returns, Re-insurances, and Charges, paid on account of 1913	£242,549	9	7			
" Transferred to Suspense against further claims..	55,000	0	0			
				297,549	9	7
" Amount written off Investments				25,000	0	0
" Bad and Doubtful Debts				1,518	4	7
" Balance				174,008	2	2
				522,149	15	3

UNDERWRITING ACCOUNT.

DR.

	£	s.	d.
To Net Premiums, after deducting Returns, Re-insurances, Foreign Taxes, Office Expenses and Agents' Charges	740,388	2	0
	740,388	2	0

CR.

	£	s.	d.
By Losses and Averages Paid	228,953	10	9
" General Expenses	35,046	15	4
" Directors' Remuneration	3,000	0	0
" Auditors' Fee	257	5	0
" Balance	473,130	10	11
	740,388	2	0

GENERAL BALANCE SHEET TO 31ST DECEMBER, 1914.

DR.

	£	s.	d.
To Capital—65,400 Shares of £20 each—£1,308,000—upon which £2 10s. per share has been called up	163,500	0	0
" Reserve Fund	300,000	0	0
" Sundry Creditors	66,718	4	4
" Bills Payable	14	16	6
" Unclaimed Dividends	176	4	0
" Underwriting Suspense Account	93,739	5	1
" Underwriting Account, 1914	473,130	10	11
" Profit and Loss Account	174,008	2	2
	1,271,287	3	0

Cr.

	£	s.	d.
By Investments, at estimated market value, and Loans, Freehold and Leasehold Properties	862,416	11	10
" Sundry Debtors	287,136	7	4
" Interest to date not received	8,452	0	0
" Stamps in hand	394	13	6
" Cash and Bills at Bankers and in hand	112,887	10	4
	1,271,287	3	0

H. R. ROBERTSON,
J. H. BEAZLEY, } *Directors.*

In compliance with the provisions of the Companies (Consolidation) Act, 1908, we report to the Shareholders that we have examined the accounts of the Company, and have obtained all the information and explanations we have required. In our opinion the above Balance Sheet is properly drawn up, so as to exhibit a true and correct view of the state of the Company's affairs, according to the best of our information and the explanations given to us, and as shown by the books of the Company. We have also satisfied ourselves as to the existence and value of the securities for the Investments to the amount specified.

HARMOOD, BANNER & SON,
Chartered Accountants.

Liverpool, 16th February, 1915.

THAMES AND MERSEY MARINE INSURANCE COMPANY (LIMITED).

Register No. 5350. Certificate of Registry No. 2971.

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1. Head Office, Liverpool, England. Chief Agent and Attorney for Ontario, George Temple McMurrich, Toronto. Suits by or against the Company may be brought in the name of The Thames and Mersey Insurance Company (Limited).

2. *Company, how constituted or incorporated.*—The Company was registered under the Act of 7 and 8 Vict., chap. 110, on 21st June, 1860, in London, and was there incorporated under the Companies' Act, 1862, as a limited company, on 31st October, 1862, and the documents evidencing the same are filed or deposited in the Companies' Registration Office, Somerset House, London.

3. *The members are related* as shareholders in an incorporated joint stock company, and the liability of the members is limited to the amount remaining unpaid upon the shares held by them.

4. The Company is registered in Ontario for the transaction of Ocean Marine and Inland Marine Insurance for the term ending 30th April, 1916.

BALANCE SHEET AS AT 31ST DECEMBER, 1914.

Marine Account.

DR.

		£	s.	d.
To	Amount of Marine Fund at 1st January, 1914	178,118	19	10
"	Premium Income (less Returns, Re-insurances and Agency Charges)	305,081	6	..
"	Interest on Investments	8,161	11	8
		491,361	17	6

CR.

		£	s.	d.	£	s.	d.
By	Claims paid and outstanding (including Underwriter's Commission 1909-1912)				233,003	..	10
"	Expenses of Management				27,967	14	4
"	Transferred to Profit and Loss Account				48,358	11	11
"	Amount of Marine Fund at end of year—						
	Reserve for unexpired risks 40%	122,032	10	5			
	Additional Reserve	60,000	..	..			
					182,032	10	5
					491,361	17	6

PROFIT AND LOSS ACCOUNT.

DR.

		£	s.	d.
To	Balance from last year's account	24,145	3	5
"	Interest on Investments	29,305	15	6
"	Transferred from Marine Account	48,358	11	11
		101,809	10	10

CR.

		£	s.	d.	£	s.	d.
By	Final Dividend, 1913	17,500	..	..			
	Less Income Tax	1,020	16	8			
					16,479	3	4
"	Amount carried to Investment Reserve				15,772	14	6
"	Office Furniture written off				1,750	..	..
"	Balance to next year's account				67,807	13	..
					101,809	10	10

GENERAL BALANCE SHEET, 31ST DECEMBER, 1914.

DR.

	£	s.	d.
Capital Subscribed—100,000 Shares at £20 per share, £2,000,000—paid up £2 per share	200,000	..	..
Reserve Fund	500,000	..	..
Marine Fund	182,032	10	5

Investments Reserve Fund	100,000	..	..
Suspense Account	609	7	7
Outstanding Marine Losses	119,390	..	..
Current Accounts owing by Company	15,984	3	4
Profit and Loss Account	67,807	13	..
	1,185,823	14	4

Cr.

	£	s.	d.
Investments at Book Values	1,012,118	14	..
Agents' Balances	90,227	1	9
Outstanding Premiums	42,543	8	11
Amount owing to the Company	15,928	14	9
Outstanding Interest Accrued but not due	12,590	5	2
Cash at Bank and in hand and Policy Stamps	12,415	9	9
	1,185,823	14	4

C. S. Hoare,
A. M. Turner, } *Directors.*

In accordance with the provisions of the Companies' (Consolidation) Act, 1908, we report that we have audited the above Balance Sheet and Accounts, and have obtained all the information and explanations we have required. In our opinion, such Balance sheet is properly drawn up so as to exhibit a true and correct view of the state of the Company's affairs according to the best of our information and the explanations given to us, and as shown by the books of the Company. We have also satisfied ourselves as to the existence of the Securities.

HARMOOD BANNER & SON,
Chartered Accountants.

Liverpool, 7th April, 1915.

STANDARD MARINE INSURANCE COMPANY, LIMITED.

Register No. 5454. Certificate of Registry No. 3075.

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1. Head Office, Liverpool, England. Chief Agent and Attorney for the Province of Ontario, Arthur Tucker, Toronto. Suits by or against the Company may be brought in the name of The Standard Marine Insurance Company, Limited.

2. The Company was constituted by Memorandum of Association and incorporated on the 6th day of December, 1871, under the English Companies' Act, 1862 to 1900.

3. *The members are related* as shareholders in an incorporated joint stock company, and the liability of the members is limited to the amount remaining unpaid upon the shares held by them.

4. The capital stock of the Company consists of 50,000 shares of £20 each, with £4 paid per share.

5. The Company is registered in Ontario for the transaction of Ocean Marine Insurance for the term ending 30th April, 1916.

	£	s.	d.
Net Premiums, 1914	231,467	9	0
Interest on Investments	19,969	1	8
Total Income	251,436	10	8

GENERAL BALANCE SHEET TO 31ST DECEMBER, 1914.

DR.

	£	s.	d.
To Capital—25,000 Shares of £20 each; £4 paid	100,000	0	0
" Reserve Fund	300,000	0	0
" Balance of Profit and Loss Account	56,370	2	11
" Balance Underwriting Account, 1914	131,569	4	1
" Suspense Account	60,821	5	8
" Sale of Investment Account	219	8	10
" Sundry Creditors	98,092	9	10
	747,072	11	4

CR.

	£	s.	d.
By Investments and Loans	496,481	1	6
" Cash at Bankers and in hand	84,174	14	4
" Bills Receivable	326	8	8
" Debtors for Premiums	158,777	13	3
" Interest Accrued	6,627	9	10
" Stamps	685	3	9
	747,072	11	4

FUNDS OF THE COMPANY.

	£	s.	d.
Paid-up Capital	100,000	0	0
Reserve Fund	300,000	0	0
Profit and Loss Account	56,370	2	11
Suspense Account	60,821	5	8
Reserve Capital at Call of Directors	400,000	0	0
	917,191	8	7

The whole of the shares of the Standard Marine Insurance Company, Limited, are now owned by the London & Lancashire Fire Insurance Company, Limited, which Company is, therefore, responsible for the full subscribed capital of the Standard.

Security £6,107,594

RELIANCE MARINE INSURANCE COMPANY (LIMITED).

Register No. 5452. Certificate of Registry No. 3073.

Directors and Officers.

Directors.—R. W. Sharples, Oswald Dobell, Gilbert W. Fox, J. U. Hodgson, Campbell N. Watson, F. Albrecht, Liverpool.

Officers.—Gilbert W. Fox, Chairman; J. U. Hodgson, Deputy Chairman; Joseph Pemberton, Underwriter; F. R. Edwards, Secretary, Liverpool.

1. Head Office, Liverpool, England. Chief Agent and Attorney for Ontario, Arthur Tucker, Toronto. Suits by or against the Company may be brought in the name of the Reliance Marine Insurance Company (Limited).

2. *The legislative enactments* by which the powers, duties, rights and obligations of the Company are now declared, defined, limited or governed are the following: Parliament of Great Britain, 25 and 26 Vict., chap. 89, The Companies Act, 1862; 27 and 28 Vict., chap. 19, The Companies' Seals Act, 1864; 31 and 32 Vict., chap. 131, The Companies' Act, 1867; 33 and 34 Vict., chap. 104, The Joint Stock Companies' Arrangement Act; 40 and 41 Vict., chap. 26, The Companies' Act, 1877; 42 and 43 Vict., chap. 76, The Companies' Act, 1879; 43 Vict., chap. 19; The Companies' Act, 1880; 46 and 47 Vict., chap. 30, The Companies' (Colonial Registry) Act, 1883; 49 Vict., chap. 23, The Companies' Act, 1888; 51 and 52 Vict., chap. 62, The Preferential Payments in Bankruptcy Act, 1888; 53 and 54 Vict., chap. 62, The Companies' (Memorandum of Association) Act, 1890; 53 and 54 Vict., chap. 63, The Cocpanies' (Winding-up) Act, 1890; 53 and 54 Vict., chap. 64, The Directors' Liability Act, 1890. (Public General Acts still in force.)

3. *The members are related* as shareholders in an incorporated joint stock company, and the liabilities of the members in respect of any claim or demands under the Company's policies is limited to the amount remaining unpaid upon the shares held by them.

The Company is registered for the year ending 30th April, 1916, to transact Ocean Marine Insurance.

Balance Sheet for the Year Ending 31st December, 1914.

Profit and Loss Accounts, 31st December, 1914.

Dr.

	£	s.	d.
To Balance 1st January, 1914	45,322	2	2
" Balance of Underwriting Account, 1913	94,327	19	3
" Interest Account, less Income Tax thereon	13,326	2	7
	152,976	4	0

Cr.

		£	s.	d.
By Dividend paid to Shareholders—				
1st July, 1913	£7,062 10 0			
27th January, 1914	7,062 10 0			
		14,125	0	0
" Income Tax, 1913		1,148	18	8
" Claims, Re-Insurances, Returns, Commissions, etc., for 1913		59,884	2	6
" Amount carried to Suspense Account to close 1913		13,000	0	0
" Subscriptions to War Relief Funds		300	0	0
" Balance carried down		64,518	2	10
		152,976	4	0

UNDERWRITING ACCOUNT, 1914.

Dr.

	£	s.	d.
To Premiums, Less Re-Insurances, Returns, and Agency Charges, etc...	137,479	10	7
" Transfer Fees	16	10	0
	137,496	0	7

Cr.

	£	s.	d.
By Claims	30,530	3	4
" General Expenses, including Salaries, Rents, Subscriptions to Underwriters' Rooms, Registers of Shipping, etc.	12,491	8	7
" Auditors' Remuneration	100	0	0
" Directors' Remuneration	1,500	0	0
" Furniture and Fixtures—written off	139	9	10
" Balance carried down	92,734	18	10
	137,496	0	7

BALANCE SHEET.

Dr.

		£	s.	d.
To Capital:—				
50,000 Shares at £10 per Share, £500,000; paid up £2 per Share..		100,000	0	0
" Reserve Fund		150,000	0	0
" Balance of Profit and Loss Account	£64,518 2 10			
Less Interim Dividend paid 1st July, 1914	8,203 2 6			
		56,315	0	4
" Balance of Underwriting Account, 1914		92,734	18	10
" Suspense Account		13,748	6	9
" Special Re-Insurance Account		10,878	12	0
" Accounts due by the Company		7,969	13	7
" Dividends unpaid		22	11	5
		431,669	2	11

Cr.

	£	s.	d.
By Investments—			
Bonds repayable at fixed dates £210,927 6 9			
Other Investments 150,403 6 11			
(Valued as at 31st Dec., 1913, later purchases at cost)	361,330	13	8
" Policy Stamps	188	19	2
" Cash at Bankers and in hand	15,199	2	10
" Interest accrued but not received	3,757	9	4
" Accounts due to the Company, for Premiums, Salvages, etc.....	51,192	17	11
	431,669	2	11

GILBERT W. FOX, }
R. W. SHARPLES, } Directors.

Auditors' Report.—We have to report that we have examined the Accounts of the Reliance Marine Insurance Company, Limited, for the year ending 31st December, 1914. We have obtained all the information and explanations we have required, and in our opinion the above Balance Sheet is properly drawn up so as to exhibit a true and correct view of the state of the Company's affairs according to the best of our information, and the explanations given to us, and as shown by the books of the Company. We have also satisfied ourselves as to the existence and value of the securities for investments to the amount specified.

CHALMERS, WADE & CO.,
Liverpool, 15th January, 1915. *Chartered Accountants, Auditors.*

ROYAL EXCHANGE ASSURANCE.

Register No. 5453. Certificate of Registry No. 3074.

1. Head Office, London, England. Chief Agent and Attorney for the Province of Ontario, Arthur Tucker, Toronto. Suits by or against the Company may be brought in the name of The Royal Exchange Assurance.

2. The Company was incorporated by Royal Charters dated 22nd June, 1720, and 29th April, 1721.

3. *The legislative enactments* by which the powers, duties, rights and obligations are now declared, defined, limited or governed are the following: The Royal Exchange Assurance Act (Imp.), 1 Edw. VII., chap. X.

4. The Company is registered in Ontario for the transaction of Ocean Marine Insurance for the term ending 30th April, 1916.

Receipts.

Marine Department.

The Net Premiums amounted to £359,008 5s. 1d. which, with interest, gave a total income of £362,931 14s. 11d.

PAYMENTS.

The Losses paid in respect of 1914 and previous years amounted to £248,457 5s. 3d. The Expenses of Management were £36,190 10s. 1d.

The Marine Fund, after transferring to the Profit and Loss Account £20,000, amounts to £309,523 17s.

CR.

	£	s.	d.
Amount of Marine Insurance Fund at the beginning of the year	251,239	17	5
Premiums, after deduction of re-insurance premiums, returns, brokerage, discount and commission	359,008	5	1
Interest, dividends and rents £4,250 0 0			
Less insome tax thereon 326 10 2			
	3,923	9	10
	614,171	12	4

DR.

	£	s.	d.
Claims paid and outstanding	248,457	5	3
Expenses of management	36,190	10	1
Transferred to profit and loss account	20,000	0	0
Amount of Marine Insurance Fund at the end of the year, as per Balance Sheet	309,523	17	0
	614,171	12	4

GENERAL BALANCE SHEET, 31ST DECEMBER, 1914.

LIABILITIES.

	£	s.	d.
Proprietors' capital paid up	689,219	17	10
Life Assurance Fund	3,710,243	8	11
Annuity Fund	917,184	0	5
Capital Redemption Fund	113,410	4	3
Fire Insurance Fund	392,415	0	0
Marine Insurance Fund	309,523	17	0
General Accident Insurance Fund	187,588	0	0
Profit and loss account (General Reserve Fund)	503,909	0	7
Claims admitted or intimated, but not paid—			
Life assurance	51,796	15	5
Fire insurance	104,184	19	3
Annuities due and unpaid	6,002	9	8
Surrendered and settlement policies suspense accounts	7,210	14	2
Deposit Fund (Clerks' savings)	23,752	16	8
Security Deposit Fund (security agents and others)	2,343	19	5
Pension and other Reserve Funds	66,574	18	10
Bills payable	Nil.		
Sundry Creditors	222,297	2	4
	7,307,657	4	9

Assets.	£	s.	d.
Mortgages on property within the United Kingdom	658,807	1	3
Mortgages on property out of the United Kingdom	59,110	16	0
Loans on parochial and other public rates	144,523	16	0
Loans on life interests	212,739	0	6
Loans on reversions	180,793	8	10
Loans on stocks and shares	192,058	1	2
Loans on Company's policies within their surrender values	202,401	8	3
Loans on personal security	152,318	6	11
Investments:—			
Deposit with the High Court (Bank of England Stock)	20,250	0	0
British Government securities and Bank of England Stock	73,093	6	7
Municipal and county securities, United Kingdom	44,187	0	0
Indian and Colonial Government securities	86,964	11	0
Indian and Colonial provincial securities	27,573	0	0
Indian and Colonial municipal securities	126,278	10	0
Foreign Government securities	314,273	2	3
Foreign provincial securities	92,007	15	3
Foreign municipal securities	383,631	3	7
Railway and other debentures and debenture stocks—Home and Foreign	1,792,481	18	9
Railway and other preference and guaranteed stocks	335,602	2	6
Railway and other ordinary stocks	168,178	0	6
Freehold ground rents	129,177	9	8
House property	718,397	0	9
Life interests	64,134	12	5
Reversions	94,405	13	1
Agents' balances	604,841	9	10
Outstanding premiums	29,868	13	11
Outstanding interest, dividends and rents	14,122	3	10
Interest accrued but not payable	70,844	0	0
Bills receivable	1,073	13	9
Marine stamps	328	12	9
Cash:—			
On deposit	123,727	13	0
In hand and on current account	189,463	12	5
	7,307,657	4	9

I report to the proprietors that I have examined the books at the Head Office for the year ended 31st December, 1914, and have checked the incorporation therein of the returns from the Branches. I further report that I have verified the investments of the Corporation at the close of the year, and compared the above Balance Sheet with the books, and that having obtained all the information and explanations I have required, I am of opinion that such Balance Sheet is properly drawn up so as to exhibit a true and correct view of the state of the Corporation's affairs according to the best of my information and the explanations given to me, and as shown by the books of the Corporation. The investments are taken, in the case of those held before the 31st December, 1913, at prices at or below the market values at that date, while those subsequently purchased are taken at or below the cost price. I certify that no part of any fund has been applied directly or indirectly for any purpose other than the class of business to which it is applicable.

N. E. WATERHOUSE, *Auditor.*

Gresham College Offices, Basinghall Street, E.C., 7th April, 1915.

FIREMAN'S FUND INSURANCE COMPANY.

Register No. 5349 Certificate of Registry No. 2970.

1. Head Office, San Francisco, California. Chief Agent and Attorney for Ontario, George Temple McMurrich, Toronto. Suits by or against the Company may be brought in the name of The Fireman's Fund Insurance Company.

2. *The legislative enactments* by which the powers, duties, rights and obligations of the Company are now declared, defined, limited or governed are the following: Legislature of California, 1872, Civil Code of California. Public Act still in force.

3. *The members are related* as shareholders in an incorporated joint stock company, and by the laws of California each stockholder is individually and personally liable for such proportion of its debts and liabilities as the amount of shares owned by him bears to the whole of the subscribed capital stock of the corporation, and for a like proportion only of such debt or claim against the corporation. All the capital has been subscribed, fully paid up and issued.

4. The Company was, upon due application, admitted to registry in Ontario for the transaction of Inland and Ocean Marine Insurance, and the registry has been renewed until the 30th April, 1916.

Summary of Annual Statement, 1st January, 1914.

Officers.—Bernard Faymonville, President; J. B. Levison, Vice-President; Louis Weinmann, Secretary; Herbert P. Blanchard, Assistant Secretary; John S. French, Assistant Secretary; Thomas M. Gardiner, Treasurer; A. W. Follansbee, Jr., Marine Secretary.

Directors.—William J. Dutton, Bernard Faymonville, B. Levison, Charles R. Bishop, J. C. Coleman, Henry Rosenfeld, Geo. A. Newhall, F. W. Van Sicklen, Arthur A. Smith, Chas. P. Eells and Vanderlynn Stow.

Fifty-Second Annual Statement, January 1, 1915.

Cash Capital	$1,500,000 00
Policyholders' Surplus	3,775,058 51

Assets.

United States, State and Municipal Bonds	$795,904 93
Railroad Bonds	2,120,107 50
Gas, Water and Electric Power Bonds	1,078,247 50
Miscellaneous Bonds	424,320 50
Bank Stocks	402,960 00
Miscellaneous Stocks	316,828 50
Real Estate	571,000 00
Loans on Mortgages	1,236,156 28
Loans on Collaterals	377,900 00
Cash in Bank and Company's Offices	1,527,292 59
Premiums in Course of Collection	1,059,841 66
Premium Notes	172,201 60
All Other Assets	92,673 43
Total Assets	$10,175,434 49

LIABILITIES.

Losses in Process of Adjustment	$810,578 78
Re-Insurance Reserve	5,244,797 20
All Other Claims and Demands	285,000 00
Reserve for January Dividend	60,000 00
Capital Paid in Cash	1,500,000 00
Net Surplus	2,275,058 51
Total Liabilities	$10,175,434 49

INCOME.

Net Premiums—Fire	$4,220,398 16	
—Marine	2,406,732 36	
		$6,627,130 52
Interest, Dividends, Rents		391,672 63
All Other Income		1,958 25
		$7,020,761 40

EXPENDITURES.

Net Losses Paid—Fire	$2,520,000 49	
—Marine	1,216,224 83	
		$3,736,225 32
Dividends		240,000 00
Commission and Brokerage		1,210,963 32
Taxes and all Other Expenditures		1,286,118 97
		$6,473,307 61

INDEMNITY MUTUAL MARINE ASSURANCE COMPANY, LIMITED.

Register No. 5356. Certificate of Registry No. 2977.

1. Head Office, London, England. Chief Agent and Attorney for the Province of Ontario, George Temple McMurrich, Toronto. Suits by or against the Company may be brought in the name of The Indemnity Mutual Marine Assurance Company, Limited.

2. The Company was constituted by deed of settlement dated 4th July, 1825, and incorporated on the 31st day of December, 1886, under the English Companies' Act, 1862 to 1883.

3. The original corporate name of the Company was The Indemnity Mutual Marine Assurance Company, which name was, by resolution of General Court of Directors of the Company, changed to that of The Indemnity Mutual Marine Assurance Company, Limited, 29th July, 1886.

4. *The members are related* as shareholders in an incorporated joint stock company, and the liability of the members is limited to the amount remaining unpaid upon the shares held by them.

The capital stock of the Company consists of 67,000 shares of £15 each, with £3 paid per share.

5. The Company is registered in Ontario for the transaction of Ocean Marine Insurance for the term ending 30th April, 1916.

BALANCE SHEET, 31ST DECEMBER, 1914.

DR.

	£	s.	d.
To Capital (67,000 Shares of £15 each, upon which £3 per Share have been paid)	201,000	0	0
" Reserve	450,000	0	0
" Building Reserve Account	5,000	0	0
" Investment Depreciation Account	50,000	0	0
" Sundry Creditors	13,914	6	11
" Underwriting Suspense Account	113,239	9	10
" Balance of Underwriting Account, 1914	440,640	12	8
" Balance of Profit and Loss Account	103,332	17	3
	1,377,127	6	8

CR.

	£	s.	d.
By Freehold and Building	230,000	0	0
" Government and other Securities	937,191	2	9
" Cash at Bankers and in hand	62,546	1	3
" Bills Receivable	316	17	10
" Stamps	245	16	10
" Sundry Debtors	146,827	8	0
	1,377,127	6	8

Profit and Loss Account, 31st December, 1914.

DR.

		£	s.	d.
To Dividend paid in April	£20,100 0 0			
" Interim Dividend paid in August	20,100 0 0			
		40,200	0	0
" Transferred to Reserve Account		25,000	0	0
" Transferred to Investment Depreciation Account		50,000	0	0
" Balance		103,332	17	3
		218,532	17	3

CR.

				£	s.	d.
By Balance				83,804	6	4
" Interest on Investments and Rents				44,463	17	0
" Transfer Fees				39	10	0
" Balance Underwriting Account, 1913, on 31st December, 1913	£370,230	4	10			
Less Losses, Averages, etc., on 1913 Account in 1914	220,005	0	11			
	150,225	3	11			
Less Transferred to Underwriting Suspense Account to close 1913	60,000	0	0			
				90,225	3	11
				218,532	17	3

UNDERWRITING ACCOUNT, 1914.

DR.

	£	s.	d.
To Net Settlements	154,906	3	1
" Directors' Fees	3,000	0	0
" Office Expenses, Salaries, and Charges	19,187	1	2
" Balance	440,640	12	8
	617,733	16	11

CR.

	£	s.	d.
By Net Premiums (less Agents' Commissions and Expenses)	617,733	16	11
	617,733	16	11

We have audited the above Balance Sheet and, having examined the Books of the Company, verified the Securities, with the exception of Securities for about £15,000 which, on account of the war or other sufficient reason, cannot be verified, and having obtained all the information and explanations we have required, we have to report that in our opinion such Balance Sheet is properly drawn up so as to exhibit a true and correct view of the state of the Company's affairs according to the best of our information and the explanations given to us, and as shown by the Books of the Company.

On behalf of the Board,

FRED. HUTH JACKSON,
MILNER, } *Directors.*

THOMAS A. WELTON, F.C.A.,
J. F. BOND, F.C.A., } *Auditors.*

19th January, 1915.

DIVISION B.

PROVINCIAL LICENSEES: BEING INSURANCE COMPANIES LICENSED, INSPECTED AND REGISTERED BY THE PROVINCE OF ONTARIO FOR THE TRANSACTION OF INSURANCE THEREIN.

Life Insurance Companies
Year ending 31st December, 1914

EQUITY LIFE ASSURANCE COMPANY OF CANADA.

Commenced business April, 1904.

HEAD OFFICE, CONFEDERATION LIFE BUILDING, TORONTO, ONT.

Names and addresses of the Directors and Officers for the year 1915:

Directors:

H. Sutherland ..... Toronto, Ont.
Thomas Urquhart ..... Toronto, Ont.
S. Henderson ..... Toronto, Ont.
Dr. T. F. McMahon ..... Toronto, Ont.
John C. Elliott ..... London, Ont.
Danl. Urquhart ..... Toronto, Ont.
D. C. Hossack ..... Toronto, Ont.
Geo. M. Begg ..... Toronto, Ont.
W. H. Shapley ..... Toronto, Ont.
W. H. Shaw ..... Toronto, Ont.
H. L. Sutherland ..... Toronto, Ont.
J. M. Walton ..... Aurora, Ont.
James Reid ..... Montreal, Que.
James Lang ..... Toronto, Ont.
J. H. McKnight ..... Toronto, Ont.

Officers:

H. Sutherland, President and Manager ..... Toronto, Ont.
Thomas Urquhart, 1st Vice-President ..... Toronto, Ont.
S. Henderson, 2nd Vice-President ..... Toronto, Ont.
Geo. M. Begg, Secretary-Treasurer ..... Toronto, Ont.

Auditors:

A. C. Neff & Co. ..... Toronto, Ont.

Authorized Capital, $500,000; Subscribed Capital, $354,000; Paid up, $35,400; Deposit at Provincial Treasury, $33,500.00.

STATEMENT FOR THE YEAR ENDING 31ST DECEMBER, 1914.

ASSETS.

Amount of mortgages		$218,955 19
Amount of debentures		44,605 08
Amount of loans on Company's policies		55,178 10
Actual cash in hand at head office	$2,008 98	
Cash on deposit in Standard Bank, Bay and Richmond Streets, Toronto	12,339 28	
		14,348 26
Interest due and accrued		4,066 90
Premiums outstanding (net)		4,434 10
Premiums deferred (net)		5,872 79
Premium on capital stock unpaid		1,950 00
Office furniture (not extended)	$820 00	
Total assets		$349,410 42
Subscribed capital stock uncalled		$318,600 00

LIABILITIES.

Re-insurance reserve (Om. (5) Table interest at 3½ per cent.)	$323,089 54
Amount due auditors' fees, 1914	100 00
Amount due premiums paid in advance	1,480 23
Amount due Provincial tax, 1914	1,177 80
Claim on loss in suspense	1,000 00
Total liabilities	$326,847 57
Capital stock paid up	$35,400 00

RECEIPTS.

Cash balance on 31st December, 1913 (not extended), $6,833.31.		
Amount received in cash for gross premiums		$68,649 69
Amount received in cash for interest		16,837 41
Amount received in cash for payments on mortgages and other loans (not extended)	$8,587 19	
Amount received for commission		65 74
Total receipts		$85,552 84

EXPENDITURE.

Expenses of management:	
Cash paid for agents' commission and salaries	$7,641 43
" law costs	10 50
" fuel and light	8 92
" medical fees	1,524 50
" interest, discount or exchange	50 32

" statutory assessment and license fee	71 75
" travelling expenses	1,784 21
" rent	1,200 00
" taxes (Municipal and Government)	1,242 55
" salaries and auditors' fees	7,118 00
" printing, stationery and advertising	305 85
" postage, telegrams and express	208 85
" financial publication	156 63
" valuations	55 00
" office supplies	42 65
" other expenses	161 02
Total expenses of management	$21,582 18

Miscellaneous expenditure:

Cash paid for claims which occurred in 1914	6,000 00
" re-insurance	1,346 61
" surrender values	4,469 70
" office furniture	163 00
" investments (not extended), $53,063.59.	
Total expenditure	$33,561 49

MISCELLANEOUS.

	Number.	Amount.
		$ c.
Contracts in force 31st December, 1913	1,755	2,390,280 00
Contracts taken during 1914	225	271,551 00
Gross number and amount of contracts on foot at any time during 1914	1,980	2,661,831 00
Deductions:		
Contracts matured in 1914 by death	6	7,000 00
Contracts lapsed in 1914	54	98,748 00
Contracts surrendered for which cash values have been paid	48	56,500 00
Amount by which various contracts still on foot were reduced in 1914	.....	2,500 00
Total deductions	108	164,748 00
	108	164,748 00
*Number and amount of contracts on foot at 31st December, 1914	1,872	2,497,083 00
Re-insured	.....	53,500 00
Net number and amount of contracts on foot at 31st December, 1914	1,872	2,443,583 00

* Of this amount there was payable to beneficiaries resident in Ontario, $2,280,381 00

LIST OF SHAREHOLDERS.

Name.	Address.	No. of shares.	Amount subscribed.	Amount paid up.
			$ c.	$ c.
Allen, A. A.	Toronto	50	5,000 00	500 00
Allan, J. W.	"	100	10,000 00	1,000 00
Begg, Geo. M.	"	100	10,000 00	1,000 00
Bick, John B	"	5	500 00	50 00
Coutts, John	Thamesville	5	500 00	50 00
Daly, F. W.	London	25	2,500 00	250 00
Daniel, C. D.	Toronto	5	500 00	50 00
Dodge, O. F.	"	25	2,500 00	250 00
Elliott, J. C.	Glencoe	50	5,000 00	500 00
Hossack, D. C.	Toronto	100	10,000 00	1,000 00
Heggie, Dr. W. C.	"	10	1,000 00	100 00
Henderson, Rev. A.	Earlswood, Sask.	200	20,000 00	2,000 00
Henderson, S.	Toronto	100	10,000 00	1,000 00
Lang, James	"	100	10,000 00	1,000 00
McKnight, J. H.	"	50	5,000 00	500 00
McMahon, Dr. T. F.	"	250	25,000 00	2,500 00
McMillan, H. T.	"	15	1,500 00	150 00
McKee, Wm	"	25	2,500 00	250 00
McEvoy, A. M.	London	10	1,000 00	100 00
Murchison, Wm.	Buffalo, N.Y.	10	1,000 00	100 00
Reid, James	Montreal	275	27,500 00	2,750 00
Reid, Mrs. Jas.	"	125	12,500 00	1,250 00
Shapley, W. H.	Toronto	100	10,000 00	1,000 00
Shaw, W. H.	"	50	5,000 00	500 00
Sherris, H.	"	5	500 00	50 00
Sutherland, H.	"	1,045	104,500 00	10,450 00
Sutherland, L. H. B.	"	350	35,000 00	3,500 00
Urquhart, D.	"	100	10,000 00	1,000 00
Urquhart, Thomas	"	100	10,000 00	1,000 00
Walton, J. M.	Aurora	150	15,000 00	1,500 00
Wenborne, O.C.	Santiago, Chile	5	500 00	50 00
Totals		3,540	354,000 00	35,400 00

POLICYHOLDERS' MUTUAL LIFE INSURANCE COMPANY.

Commenced business 21st April, 1909.

HEAD OFFICE, ROOM 503 TEMPLE BUILDING, TORONTO, ONT.

Directors:

Names and addresses of the Directors and Officers for the year 1915:

John J. Main ..... Toronto, Ont.
A. C. Pratt ..... Toronto, Ont.
A. W. Briggs ..... Toronto, Ont.
A. M. Featherston ..... Toronto, Ont.
A. D. Smith, M.D. ..... Mitchell, Ont.
C. Bonnick ..... Toronto, Ont.
S. J. Carter ..... Montreal, Que.
Geo. H. Featherston ..... Montreal, Que.
J. M. Faircloth ..... Toronto, Ont.
B. E. McKenzie, M.D. ..... Toronto, Ont.
F. D. Lawrence ..... Montreal, Que.
H. Dempsey ..... Rednersville, Ont.

Officers:

John J. Main, President ..... Toronto, Ont.
A. C. Pratt, Vice-President ..... Toronto, Ont.
A. M. Featherston, General Manager and Secretary ..... Toronto, Ont.

Auditors:

A. C. Neff & Co. ..... Toronto, Ont.

Authorized Capital, $150,000; Subscribed Capital, $109,900; Paid-up Capital, $46,640; Paid in Advance of Call, $15,570; Unpaid on Calls, $1,900; Deposit at Provincial Treasury, $25,000.

STATEMENT FOR THE YEAR ENDING 31ST DECEMBER, 1914.

ASSETS.

Amount of loans on Company's policies		$2,823 11
Actual cash on hand at head office	$3,668 48	
Cash on deposit, Union Bank, Toronto, Ont. (deposit receipts, Ontario and Alberta Government deposits)	35,000 00	
Cash on deposit, Union Bank, Toronto	8,807 44	
Cash on deposit in Union Bank, Winnipeg, Man. (deposit receipt, Manitoba Government deposit)	10,000 00	
		57,475 92
Cash in agents' hands		3,852 29
Interest due or accrued and unpaid		220 25
Premiums outstanding		29,989 13
Advertising supplies on hand	$1,136 25	Not extended
Organization expenses	6,900 75	
Agents' advances	1,522 90	
Office furniture and fixtures	443 70	
Total assets		$94,360 70
Subscribed capital stock uncalled, less paid in advance of calls		$61,360 00

Liabilities.

Re-insurance reserve, Hm. Table, interest at 4½ per cent.	$60,459 55
Amount due, medical fees	158 00
Manitoba expenses	186 79
Amount all other	40 29
Total liabilities to public	$60,844 63
Capital stock paid up	$46,640 00

Receipts.

Cash balance at 31st December, 1913 (not extended), $47,543.68.	
Gross premiums received in cash	$40,374 37
Amount received for interest	2,096 89
Amount received from calls on capital stock	350 00
Total receipts	$42,821 26

Expenditure.

Expenses of management:	
Cash paid for agents' commission and salaries	$9,788 30
" medical examination fees	1,396 00
" law costs	268 30
" statutory assessment and license fee (Ontario)	63 33
" other taxes and fees	303 46
" interest	29 05
" travelling expenses	540 88
" rent	685 00
" license fees, etc., other Provinces	606 94
" taxes (Municipal and Government)	145 94
" salaries, directors' and auditors' fees	6,506 34
" printing, stationery and advertising	1,577 40
" postage, telegrams, express and telephone	235 88
" other expenses	170 28
Total expenses of management	$22,317 10
Miscellaneous payments:	
Cash paid for claims during 1914	2,250 00
" re-insurance	2,899 98
" agents' commission advanced	1,522 90
" loans on policies	1,862 61
" policies surrendered	487 50
" organization, Quebec	400 00
" Manitoba expenses	1,148 93
Total expenditure	$32,889 02

MISCELLANEOUS.

	Number.	Amount.
Contracts in force, 31st December, 1913	856	1,402,650 00
Contracts taken during 1914	277	496,500 00
Gross number and amount of contracts on foot at any time during 1914	1,133	1,899,150 00
Deductions:		
Contracts matured in 1914	3	2,250 00
Contracts lapsed in 1914	99	168,500 00
Contracts for which cash values were paid	4	5,250 00
Total deductions extended	106	176,000 00
	106	176,000 00
Gross number and amount of contracts on foot	1,027	1,723,150 00
Less re-insured	.....	37,000 00
Net number and amount of contracts on foot 31st December, 1914	.....	1,686,150 00

LIST OF SHAREHOLDERS.

Name.	Address.	No. of shares.	Amount subscribed.	Amount paid up.
			$ c.	$ c.
Acton, Jas.	Toronto	10	1,000 00	300 00
Algnire, D. O.	Cornwall	10	1,000 00	300 00
Black, W. A.	"	20	2,000 00	2,000 00
Bolster, L. E.	Sturgeon Falls	5	500 00	150 00
Bonnick, Chas.	Toronto	10	1,000 00	300 00
Briggs, A. W.	"	20	2,000 00	600 00
Bull, M.	Winnipeg	3	300 00	300 00
Burrows, F. J.	Seaforth	2	200 00	200 00
Carley, A. D.	King	10	1,000 00	300 00
Carter, S. J.	Montreal	10	1,000 00	300 00
Chambers, W. J.	Calgary	20	2,000 00	600 00
Chisholm, Dr.	Halifax	10	1,000 00	1,000 00
Clark, C. W.	Winnipeg	10	1,000 00	1,000 00
Cross, W. H.	"	5	500 00	500 00
Conron, W. J.	Toronto	1	100 00	30 00
Dempsey, H.	Rednersville	50	5,000 00	500 00
Dickson, J. A.	Hamilton	10	1,000 00	300 00
Dickson, W. J.	Toronto	10	1,000 00	300 00
Dow, Dr. Geo. W.	Owen Sound	5	500 00	150 00
Duke, Thos.	Vancouver	1	100 00	100 00
Dupruis, L. N.	Montreal	10	1,000 00	1,000 00
Faircloth, J. M.	Toronto	10	1,000 00	300 00
Featherston, A. M.	"	84	8,400 00	2,520 00
Featherston, G. A.	Montreal	50	5,000 00	1,500 00
Fortin, J., H.D.D.S.	"	10	1,000 00	1,000 00
Gordon, C. W., D.D.	Winnipeg	10	1,000 00	1,000 00
Glines, G. A.	"	10	1,000 00	1,000 00
Gray, W. A.	Smith's Falls	5	500 00	150 00
Gunne, W. J.	Kenora	20	2,000 00	600 00
Hanna, A. S.	Perth	5	500 00	150 00
Hart, J. W.	Huntsville	5	500 00	150 00
Howell, J.	Welland	3	300 00	90 00
Irwin, J. R.	Cobourg	5	500 00	150 00

LIST OF SHAREHOLDERS.—*Continued.*

Name.	Address.	No. of shares.	Amount subscribed.	Amount paid up.
Kerr, Dr. R. Ashton	Montreal	10	1,000 00	400 00
Lawrence, Fred. D	Montreal	20	2,000 00	2,000 00
Leslie, John	Montreal	2	200 00	200 00
Locker, F. B	Montreal	10	1,000 00	1,000 00
Logie, W.	Sarnia	5	500 00	150 00
McBain, John	Montreal	50	5,000 00	1,500 00
McGuire, Dr. G. C	Vancouver	1	100 00	100 00
McIntosh, D. J.	Vankleek Hill	10	1,000 00	300 00
McKenzie, B. E.	Toronto	90	9,000 00	2,700 00
Main, J. J	"	50	5,000 00	1,500 00
Mann, Jas.	Renfrew	5	500 00	150 00
Manning, W. J	Winnipeg	10	1,000 00	1,000 00
Marquis, J. A.	Brantford	5	500 00	150 00
Mather, W. R.	Stirling	30	3,000 00	.....
Montgomery, T	Winnipeg	20	2,000 00	2,000 00
Morin, Victor	Montreal	5	500 00	500 00
Muir, James	Quebec	10	1,000 00	300 00
Murdoff, Dr. H. M	Winnipeg	10	1,000 00	1,000 00
Palmer, John Wesley	Montreal	10	1,000 00	1,000 00
Pattee, F. J	Hawkesbury	5	500 00	150 00
Parkes, G. H.	Toronto	10	1,000 00	300 00
Peck & Son	Gananoque	10	1,000 00	300 00
Pratt, A. C.	Toronto	50	5,000 00	1,500 00
Rogers, D.	Seaforth	4	400 00	120 00
Savage, J.	Guelph	2	200 00	60 00
Shaw, W. H.	Toronto	10	1,000 00	300 00
Short, A. L.	Kingston	10	1,000 00	300 00
Sinclair, D. J.	Woodstock	5	500 00	150 00
Sinclair, J.	Gananoque	2	200 00	60 00
Small, Dr. H. Beaumont	Ottawa	20	2,000 00	600 00
Smith, A. D.	Mitchell	10	1,000 00	1,000 00
Smith, S	Winnipeg	2	200 00	200 00
Smith & Johnston	Ottawa	20	2,000 00	600 00
Timmis, Henry	Montreal	10	1,000 00	1,000 00
Walker, F. W.	Toronto	20	2,000 00	600 00
Walker, N.	Niagara Falls	5	500 00	150 00
Walton, G. A.	Toronto	35	3,500 00	1,050 00
White, W. G.	Winnipeg	10	1,000 00	1,000 00
Wilson, E. L (Miss)	Toronto	20	2,000 00	600 00
Workman, Mark	Montreal	10	1,000 00	1,000 00
Wylks, G. W	Kingston	5	500 00	150 00
Young, Frank	Hoard's Station	10	1,000 00	300 00
Young, G. S.	Prescott	2	200 00	60 00
Young, S.	Toronto	10	1,000 00	300 00
Totals		1,099	$109,900 00	$46,640 00

RECAPITULATION

OF

Assets, Liabilities, Receipts and Expenditures of Life Insurance Companies

10 IN.

LIFE INSURANCE COMPANIES.

ASSETS FOR THE YEAR ENDING 31ST DECEMBER, 1914.

Name of Company.	Policy Loans.	Mortgages.	Municipal Debentures.	Interest accrued.	Cash.	Premium on capital stock.	Premiums outstanding (net).	Deferred premiums (net).	Agents' balances.	Totals.	Office furniture, etc. (Not extended).	Subscribed capital uncalled, less paid in advance.
	$ c.	$ c.	$ c.	$ c.	$ c.	$ c.	$ c.	$ c.	$ c.	$ c.	$ c.	$ c.
Equity Life	55,178 10	218,955 19	44,605 08	4,066 90	14,318 26	1,950 00	4,434 10	5,872 79	.....	349,410 42	820 00	318,600 00
Policyholders' Mutual Life	2,823 11	.....	.....	220 25	* 57,475 92	.....	29,989 13	.....	3,852 29	94,360 70	**10,003 60	61,360 00
Totals	58,001 21	218,955 19	44,605 08	4,287 15	71,824 18	1,950 00	34,423 23	5,872 79	3,852 29	443,771 12	10,823 60	379,960 00

*Includes deposit receipt for $25,000 deposited with Ontario Government, and deposit receipts for $20,000 deposited with Manitoba and Alberta Governments. **Advertising supplies on hand, $1,136.25, organization expenses, $6,900.75. The Government deposits at date of publication are as follows: Equity Life, $33,500; Policyholders' Mutual Life, $25,000.

LIABILITIES FOR THE YEAR ENDING 31ST DECEMBER, 1914.

Name of Company.	Re-insurance reserve.	Advance premiums.	Provincial tax on premiums.	Unpaid losses.	Borrowed money.	Other liabilities.	Total liabilities except paid-up capital stock.	Paid-up capital stock.	Calls on capital stock unpaid.	No. of policies in force.	Net amount at risk.
	$ c.	$ c.	$ c.	$ c.	$ c.	$ c.	$ c.	$ c.	$ c.		$ c.
Equity Life	(a)323,089 54	1,480 23	1,177 80	1,000 00	.....	100 00	326,847 57	35,400 00	.....	1,872	2,443,583 00
Policyholders' Mutual Life	(b) 60,459 55	.....	.....	.....	.....	385 08	60,844 63	46,640 00	.....	1,027	1,686,150 00
Totals	383,549 09	1,480 23	1,177 80	1,000 00	.....	485 08	387,692 20	82,040 00	.....	2,899	4,129,733 00

(a) Om. (5) table 3½ per cent.
(b) Hm. 4½ per cent. The Government deposits at date of publication are as follows: Equity Life, $33,500; Policyholders' Mutual Life, $25,000.

LIFE INSURANCE.—Continued.

INCOME FOR THE YEAR ENDING 31ST DECEMBER, 1914.

Name of Company.	Gross premiums.	Interest.	Premiums on capital stock.	Calls on capital stock.	All other.	Total.	For securities (not extended).
	$ c.	$ c.	$ c.	$ c.	$ c.	$ c.	$ c.
Equity Life	68,649 69	16,837 41	.....	.....	65 74	85,552 84	8,587 19
Policyholders' Mutual Life	40,374 37	2,096 89	.....	350 00	.....	42,821 26	.....
Totals	109,024 06	18,934 30	.....	350 00	65 74	128,374 10	8,587 19

EXPENDITURE FOR THE YEAR ENDING 31ST DECEMBER, 1914.

Name of Company.	Expenses of Management.						Claims.	Surrender values paid.	Advanced to agents.	Loans on Policies.	Re-insurance.	Other expenditure.	Total.	Invested (not extended).
	Agents' Commission and salary.	Salaries and auditors' fees.	Statutory assessm't and license fee.	Medical fees.	All other.	Total expenses of management.								
	$ c.	$ c.	$ c.	$ c.	$ c.	$ c.	$ c.	$ c.	$ c.	$ c.	$ c.	$ c.	$ c.	$ c.
Equity Life	7,641 43	7,118 00	71 75	1,524 50	5,226 50	21,582 18	6,000 00	4,469 70	.....	.....	1,346 61	163 00	33,561 49	53,063 59
Policyholders' Mutual Life	9,788 30	6,506 34	63 33	1,396 00	4,563 13	22,317 10	2,250 00	487 50	1,522 90	1,862 61	2,899 98	*1,548 93	32,889 02	.....
Totals	17,429 73	13,624 34	135 08	2,920 50	9,789 63	43,899 28	8,250 00	4,957 20	1,522 90	1,862 61	4,246 59	1,711 93	66,450 51	53,063 59

* Organization, Quebec, $400.00 ; Manitoba Expenses, $1,148.93

Joint Stock Fire Insurance Companies

Year ending 31st December, 1914

[B15]

THE BRITISH CROWN ASSURANCE CORPORATION, LIMITED.

HEAD OFFICE, 183 WEST GEORGE STREET, GLASGOW, SCOTLAND.

Chief Agent for Ontario, Andrew C. Stephenson, Toronto, Ontario.

Commenced business March 26th, 1907.

Names and addresses of the Directors and Officers for the year 1915:

Directors:

The Righ Hon. James Parker-Smith.....London, E.C., England
Claude Andrew Allan .....Glasgow, Scotland.
Robert King Bell .....Paisley, Scotland
John Cowan .....Edinburgh, Scotland
David Henderson Macdonald .....Uddingston, Scotland
Alexander MacKay, C.A. .....Dundee, Scotland
T. Leslie Usher .....Edinburgh, Scotland

Officers:

The Right Hon. James Parker-Smith, President.....London, E.C., England
John Ronald Fleming, Secretary .....London, E.C., England
Donald Wylde MacLennan, General Manager.....London, E.C., England

Auditors:

J. Wyllie, Guild & Scott, C.A. (in Britain) .....Glasgow
MacKay, Irons & Co., C.A. .....New York City.

Authorized capital, $2,500,000.

Subscribed capital, $1,250,000. Paid up capital, $500,000.

Securities deposited in the Treasury of Ontario, pursuant to the Ontario Insurance Act, $70,000.00.

STATEMENT FOR THE YEAR ENDING 31ST DECEMBER, 1914.

(Ontario business only.)

ASSETS.

Amount of Municipal debentures owned (forming part of Ontario Government deposit)	$51,045 52
Amount of Dominion of Canada 3% subscribed stock (forming part of Ontario Government deposit)	4,866 67
Amount of Municipal debentures owned (forming Manitoba Government deposit)	10,000 00
Amount of Municipal debentures owned (forming part of Saskatchewan Government deposit)	9,905 80

Amount of Municipal debentures owned (forming British Columbia Government deposit)		24,827 96
Cash on hand at head office, Toronto	$2,197 31	
Cash in Bank of Nova Scotia, Toronto	6,111 32	
Cash in Canadian Bank of Commerce, Toronto	27 51	
Amount of deposit receipt, Metropolian Bank (forming part Ontario Government deposit)	9,523 32	
Amount of deposit receipt of Bank of Commerce (Government deposit, Alberta)	20,000 00	
Amount of deposit receipt, Canada Permanent Mortgage Corporation (part Government deposit, Ontario)	5,000 00	
Amount of deposit receipts, Union Trust (part Government deposit, Sask.)	10,000 00	
		52,859 46
Cash in agents' hands, acknowledged by them to be due, and considered good		38,232 75
Interest due or accrued and unpaid		3,623 03
Office furniture and Goad's Plans (not extended)	$8,452 47	
Total assets		$195,361 19

LIABILITIES.

Amount of supposed or reported losses	$30,006 27
Unearned premiums, being 50% of gross premiums on all policies in force at 31st December, 1914	115,899 93
Amount due or accrued for salaries	500 00
Total liabilities	$146,406 20
Capital stock paid up	$500,000 00

RECEIPTS.

Cash balance at 31st December, 1913 (not extended)	$12,844 30	
Gross premiums received in cash		$207,973 03
Interest		5,751 14
Cash advanced from Home Office		26,115 27
Total receipts		$239,839 44

EXPENDITURE.

Expenses of management:	
Cash paid to agents for commission, salaries and bonus	$46,917 72
" Law costs	218 22
" Investigation and adjustment of claims	2,805 27
" Exchange	464 91
" Statutory assessment and license fee (Ontario)	140 35
" License fees, etc., other Provinces	1,736 19
" Travelling expenses	4,720 48
" Rent	1,399 92

Cash paid Taxes (Municipal and Government)		$2,591 85
" Salaries, Directors' and Auditors' fees		9,110 83
" Printing, stationery and advertising		2,509 57
" Postage, telegrams and express		2,041 45
" Insurance, duty and sundries		361 20
Total expenses of management		$75,017 96
Miscellaneous payments:		
Cash paid for losses which occurred during 1914		99,056 73
" losses which occurred prior to 1914		8,389 38
" rebate, abatement and returned premiums		39,800 40
" Office furniture		97 75
" Maps and plans		1,841 84
" To and on account of Head Office		5,620 22
" for investments (not extended)	$14,523 32	
		$229,824 28

Currency of Insurance Contracts.

Gross insurance in force 31st December, 1914.	One year or less.	Three years.	Total.
	$ c.	$ c.	$ c.
Amount covered by policies in force 31st Dec., 1914	8,949,279 00	6,708,617 00	15,657,896 00
Re-insurance.			
Of the foregoing risks there were re-insured		None in	Canada
Net risks carried by Company 31st December, 1914	8,949,279 00	6,708,617 00	15,657,896 00

Movement in Fire Insurance Contracts.

	Number.	Amount.
		$ c.
Policies in force 31st December, 1913	7,648	9,927,539 00
Policies taken during 1914 new or renewed	10,174	16,071,125 00
Gross number and amount in force at any time during 1914	17,822	25,998,664 00
Deduct, expired and cancelled in 1914	4,561	10,340,768 00
**Amount in force 31st December, 1914	13,261	15,657,896 00

**Written on Ontario risks, amount, $7,825,266.00

LIST OF SHAREHOLDERS.

(Not Printed—No Ontario Shareholders.)

BRITISH DOMINIONS GENERAL INSURANCE COMPANY, LIMITED.

HEAD OFFICE, 1 ROYAL EXCHANGE AVENUE, LONDON, ENG.

Chief Agent for Ontario, Arthur Tucker, 19 Wellington Street East, Toronto.

Commenced business 15th September, 1904.

Names and addresses of the Directors and Officers for the year 1915:

Directors:

F. Handel Booth ..... Ferrybridge, Yorks., England.
H. T. Gullick ..... Thanet, I. of W., England.
A. G. Mackenzie ..... Regents Park, London, England.
P. H. Marshall ..... Liverpool, England.
E. M. Mountain ..... Epsom, England.
W. W. Seymour ..... Gloucester, England.
George Wigley ..... Nottingham, England.
Chas. Williams ..... Abergavenny, England.

Officers:

F. Handel Booth, Chairman ..... Ferrybridge, Yorks., England.
J. Gardiner, Secretary ..... London, England.

Auditors:

W. Arthur Addinsell & Co. ..... London, England.

Authorized Capital, $3,000,000; Subscribed Capital, $2,000,000; Paid-up Capital, $1,500,000; Securities deposited in the Treasury of Ontario pursuant to the Ontario Insurance Act, $59,811.41.

STATEMENT FOR THE YEAR ENDING 31ST DECEMBER, 1914.

(Ontario business only.)

ASSETS.

Amount of municipal debentures (Government deposit)	$22,363 00
" British 2½% consols (Government deposit)	26,298 00
" Deposit receipts, Merchant Bank (Government deposit).....	11,500 00
Cash in Royal Bank, Toronto	3,241 23
Cash in agent's hands	3,549 55
Total assets	$66,951 78

Liabilities.

Unearned premiums, being 50% of gross premiums on all policies in force December 31st, 1914	$19,921 68
Amount unpaid, supposed or reported losses	3,121 27
Total	$23,042 95

Receipts.

Cash Balance at 31st December, 1913 (not extended), $2,571.95.	
Gross premiums received in cash	$36,910 00
Interest	1,937 31
Cash received for commissions	861 33
Cash received from Head Office	15,123 17
Cash received from other sources	1,172 39
Total	$56,004 20

Expenditure.

Expenses of management:	
Cash paid to agents for commission, salaries and bonus	$8,317 39
" for interest, discount and exchange	29 86
" for statutory assessment and license fees (Ontario)	79 45
" for investigation and adjustment claims	295 55
" for travelling expenses	886 25
" for salaries, Directors' and Auditors' fees	73 00
" for printing, stationery and advertising	330 37
" for postage, telegrams and express	191 40
" for other expenses	5 00
Total expenses of management	$10,208 27
Miscellaneous payments:	
Cash paid for losses which occurred during 1914	14,954 86
Cash paid for rebate	5,675 41
Remitted to Head Office	23,679 72
Cash paid for agency registration fees	186 09
Cash paid for all other	630 57
Total	$55,334 92

Gross Insurance in force 31st December, 1914	One year or less	Three years	Total
	$	$ c.	$ c.
Amount covered by policies in force 31st December, 1914	2,507,483 00	2,109,624 50	4,617,107 50
Re-insurance.—None.			
Net risks actually carried by Company 31st Dec., 1914..	2,507,483 00	2,109,624 50	4,617,107 50

MOVEMENTS IN FIRE INSURANCE CONTRACTS.

—	Number.	Amount.
		$ c.
Policies in force 31st December, 1913	1,294	3,236,251 50
" taken during 1914 new or renewed, Fire and Sprinkler Leakage	2,050	4,590,746 00
Gross Risks in force at any time during 1914	3,344	7,826,997 50
Deduct, expired and cancelled during 1914	956	3,209,890 00
Net risks in force at 31st December, 1914	2,388	4,617,107 50

LIST OF SHAREHOLDERS.

(Not printed.—No Ontario Shareholders.)

THE CENTURY INSURANCE COMPANY, LIMITED.

HEAD OFFICE, EDINBURGH, SCOTLAND.

Chief Agent for Ontario, Geo. Baldwin Shaw, Toronto General Trusts Building, Bay St., Toronto.

Commenced business January 14th, 1914.

Names and addresses of the Directors and Officers for the year 1915.

Directors:

Sheriff Lorimer, K.C. ..... Edinburgh, Scotland.
Sir J. Halliday Croom, M.D., F.R.C.S. Ed. ..... Edinburgh, Scotland.
A. Peddie-Waddell ..... Edinburgh, Scotland.
Charles E. Price ..... Edinburgh, Scotland.
Sir William Robertson, J.P. ..... Dunfermline, Scotland.
J. B. Sutherland, S.S.C. ..... Edinburgh, Scotland.
William Towers Clark ..... Glasgow, Scotland.

Officers:

Sheriff Lorimer, K.C., Chairman ..... Edinburgh, Scotland.
Henry Brown, J.P., General Manager ..... Edinburgh, Scotland.
John R. Little, Secretary ..... Edinburgh, Scotland.

Auditors:

Macandrew & Blair, C.A. (in Scotland) ..... Edinburgh, Scotland.
Stiff Bros. & Sime ..... Toronto.

Business Transacted:

Life, Fire, Accident and Employers' Liability Insurance. Licensed in Ontario for the transaction of General Fire Insurance only.

Shareholders' Capital, $1,575,000.00; Paid-up Capital, $175,000.00; Securities deposited in the Treasury of Ontario, pursuant to The Ontario Insurance Act, $56,146.69.

STATEMENT FOR THE YEAR ENDING 31ST DECEMBER, 1914.

(Ontario business only.)

ASSETS.

Amount of Province of Ontario debentures and Canadian railways' bonds (Government deposit)	$56,146 66
Cash in Home Bank, Toronto	8,732 86
Cash in Agents' hands, acknowledged by them to be due and considered good	3,751 41
Total assets	$68,630 93

Liabilities.

Unearned premiums, being 50% of gross premiums on all policies in force December 31st, 1914	$13,091 05
Amount of unpaid, supposed, or reported losses	5,376 21
Amount due, accrued commission	1,031 63
Total liabilities	$19,498 89

Receipts.

Gross premiums received in cash	$27,126 75
Interest	89 17
Cash received from Head Office	8,618 94
	$35,834 86

Expenditure.

Expenses of management:	
Cash paid for commission	$6,168 40
" for investigation and adjustment of claims	147 62
" statutory assessment and license fees (Ontario)	150 00
" printing, stationery and advertising	1,253 89
" other expenses	34 99
Total expenses of management	$7,754 90
Miscellaneous payments:	
Cash paid for fire losses	14,650 85
" rebates and return premiums	4,696 05
Total expenditure	$27,101 80

Currency of Insurance Contracts.

Gross insurance in force 31st December, 1914.	One Year or less.	Three Years.	Total.
	$ c.	$ c.	$ c.
Amount covered by policies in force 31st December, 1914	1,741,372 02	418,049 07	2,159,421 09
Re-insurance.			
Of the foregoing risks there were re-insured		None in	Canada
Net risks carried by Company 31st December, 1914	1,741,372 02	418,049 07	2,159,421 09

Movement in Fire Insurance Contracts.

—	Number.	Amount.
Policies taken during 1914, new or renewed	856	2,713,874 48
Gross number and amount of risks in force at any time during 1914	856	2,713,874 48
Deduct expired and cancelled in 1914	156	554,453 39
Net risks in force at 31st December, 1914	700	2,159,421 09

LIST OF SHAREHOLDERS.

(Not printed.—No Ontario shareholders.)

MERCHANTS' FIRE INSURANCE COMPANY.

HEAD OFFICE, TORONTO.

Commenced business 19th January, 1898.

Names and addresses of the Directors and Officers for the year 1915.

Directors:

Geo. H. Hees ..... Toronto, Ont.
R. E. Gibson ..... Toronto, Ont.
G. S. Ryerson, M.D. ..... Toronto, Ont.
T. Kinnear ..... Toronto, Ont.
Wm. Prendergast ..... Toronto, Ont.
B. P. Corey ..... Petrolea, Ont.
R. H. Greene ..... Toronto, Ont.
J. W. Scott ..... Listowel, Ont.
W. S. Dingman ..... Stratford, Ont.
J. H. C. Durham ..... Toronto, Ont.

Officers:

Geo. H. Hees, President ..... Toronto, Ont.
R. E. Gibson, 1st Vice-President ..... Toronto, Ont.
G. S. Ryerson, M.D., 2nd Vice-President ..... Toronto, Ont.
John H. C. Durham, General Manager ..... Toronto, Ont.

Auditors:

A. J. Walker, C.A. ..... Toronto, Ont.
Rutherford Williamson, C.A. ..... Toronto, Ont.

*Authorized capital, $500,000.

† Subscribed capital, $300,000.00; Paid-up capital, $75,000.00.

Securities deposited in the Treasury of Ontario, $105,000.00.

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*Under a special Act of the Province of Ontario, 9 Edward VII, chapter 152 (Assented to 13th April, 1909) the authorized capital stock of the Merchants' Fire Insurance Company was fixed at $500,000 in shares of $50 each, which are to be substituted for the old shares in the hands of shareholders of $100 each, and one-half of the sum paid in on each old share is to be credited on each such substituted share. The rights of creditors existing at the passing of the Act are preserved.

†During 1910 a new issue of 2,191 shares at a par value of $50 was made on which 25 per cent. was called and paid.

STATEMENT FOR THE YEAR ENDING 31ST DECEMBER, 1914.

ASSETS.

Cash value of real estate (office building, 86 Adelaide St. East)	$50,000 00
Municipal debentures (Government deposit)	73,000 00
Loan Companies' debentures (Government deposit)	32,000 00
Mortgages	62,150 00
Cash at head office	3,768 30
" on deposit in Union Bank	61 24
" on deposit in Royal Bank, Yonge and Richmond St. Branch	19,481 39
Interest due and accrued	1,453 23
Cash in agents' hands acknowledged by them and considered good	7,860 40
Due from other Companies for re-insurance on losses already paid	222 25
Amount of unearned part (50 per cent.) of premiums paid for re-insurance of risks in force 31st December, 1914	4,722 54
Total assets	$254,719 35
Subscribed capital stock uncalled	$225,000 00

LIABILITIES.

Amount required to re-insure all outstanding fire risks, being 50 per cent. of gross premiums on all policies in force at 31st December, 1914	$162,206 88
Total liabilities, except capital stock	$162,206 88
Capital stock paid up in cash	$75,000 00

RECEIPTS.

Cash paid at 31st December, 1913 (not extended)	$26,321 27	
Gross premiums received in cash		$206,538 01
Received for interest		7,151 83
" rents		3,693 40
" commission on re-insurance		1,870 65
" re-insurance on policies become claims		5,151 04
" cash from all other sources		12 65
" endorsement fees		294 91
" debentures, mortgages and other securities (not extended) $8,858 46.		
Total		$224,712 49

EXPENDITURE.

Expenses of management:	
Paid for law costs	$10 00
" light and fuel	69 38
" interest, discount and exchange	666 80
" commission to agents, salaries and bonus	44,799 22
" rent	2,100 00

Paid for statutory assessment and license	$342 67
" stationery, printing and advertising	4,709 07
" travelling expenses	611 10
" postage, telegrams and express	1,292 16
" investigation and adjustment of claims	1,932 31
" taxes (Municipal and Government)	1,869 65
" salaries, Directors, and Auditors' fees	14,105 75
" building expenses account	1,755 45
" other expenses	1,053 86
Total expenses of management	$75,317 42
Miscellaneous payments:	
Cash paid for losses which occurred prior to 1914	2,500 00
Amount paid for losses which occurred during year 1914	95,852 58
" re-insurance	9,353 55
" rebate	574 70
" dividends	7,500 00
" cash paid for other expenditure	690 00
" debentures, mortgages and other securities (not extended) $44,793 04	
Total	$191,788 25

CURRENCY OF FIRE INSURANCE CONTRACTS.

	One year or less.	Three years.	Total.
	$ c.	$ c.	$ c.
Amount covered by policies in force 31st December, 1914	10,667,793 00	27,179,531 00	37,847,324 00
Re-insurance.			
Of the foregoing risks there were re-insured	665,573 00	144,241 00	809,814 00
Net risks actually carried by the Company at 31st December, 1914	10,002,220 00	27,035,290 00	37,037,510 00

MISCELLANEOUS.

Movements in Fire Insurance Contracts.	Number.	Amount.
		$ c.
Policies in force 31st December, 1913	32,566	32,159,646 00
Taken during the year 1914, new and renewed	22,271	25,094,352 00
Gross number and amount in force at any time during 1914	54,837	57,253,998 00
Deduct expired and cancelled during 1914	18,126	19,406,674 00
In force at 31st December, 1914 *	36,711	37,847,324 00

*All in Ontario.

CALLS ON CAPITAL STOCK.

**Number of calls made, 3; rate, 10, 5 and 10 per cent.

LIST OF SHAREHOLDERS AT 31ST DECEMBER, 1914.

Name.	Address.	No. of shares.	Amount subscribed for.	Amount paid up.
			$	$ c.
Abell, Henry	Toronto	10	500	125 00
Adams, H. L.	Port Perry	5	250	62 50
Adams, James	Toronto	5	250	62 50
Adams, Mrs. M.	"	35	1,750	437 50
Adams, W. J.	Oshawa	10	500	125 00
Agar, Chas. J.	Toronto	10	500	125 00
Agnew, Thos. J.	Prince Albert, Sask	25	1,250	312 50
Allan, T. A.	Toronto	10	500	125 00
Alexander & Cable Co., Ltd	Toronto	20	1,000	250 00
Ansley, J. H., Estate	Simcoe	10	500	125 00
Andrews, E. B.	Toronto	10	500	125 00
Armstrong, Wm.	Queenston	10	500	125 00
W. T. Atkinson Estate	Toronto	10	500	125 00
Alexander, John	"	12	600	150 00
Aikins, Dr. W. H. B.	"	20	1,000	250 00
Beck, The C., Mfg. Co. Ltd	Penetanguishene	20	1,000	250 00
Bedell, Geo. W.	Toronto	50	2,500	625 00
Bell, W. N.	Paris	10	500	125 00
Bixell, O.	Brantford	10	500	125 00
Bowlby, Ward H.	Berlin	20	1,000	250 00
Breithaupt, J. C.	Berlin	30	1,500	375 00
Brooks, J. M.	Peterboro'	25	1,250	312 50
Brown, John	Carleton Place	5	250	62 50
Burch, George	St. Catharines	20	1,000	250 00
Becker, D.	New Hamburg	10	500	125 00
Black, G. S.	Toronto	20	1,000	250 00
Byrne, E. M.	"	4	200	50 00
Brayley, J. E.	"	20	1,000	250 00
Brydon, V. A.	"	50	2,500	625 00
Bradshaw, Wm.	"	8	400	100 00
Brydon, John	"	25	1,250	312 50
Caldwell, Albert W	"	15	750	187 50
Campbell, Wm.	Goderich	10	500	125 00
Carter, Katie	Toronto	4	200	50 00
Carter, R. F.	"	8	400	100 00
Chantler, Thomas	"	10	500	125 00
Chatterly, Ida M. and John	Oak Ridges	20	1,000	250 00
Clancy, Miss H.	Toronto	10	500	125 00
Clay, Elizabeth	"	5	250	62 50
Cleghorn, W. W.	Wellesley	10	500	125 00
Coatsworth, Alan	Toronto	4	200	50 00
Connor, F. E., M.D.	Shelbrook, Sask	2	100	25 00
Conway, Mrs. H. B.	Toronto	10	500	125 00
Corey, Bloss P.	Petrolea	100	5,000	1,250 00
Cox, Mrs. Annie L.	Davisville	3	150	37 50
Cressman, Noah	New Hamburg	10	500	125 00
Curtis, Frank	Toronto	10	500	125 00
Carolan, James	"	5	250	62 50
Carleton, E. M.	"	40	2,000	500 00
Davis, Miss M. N.	Philadelphia	80	4,000	1000 00
Davis, Albert J.	Port Perry	5	250	62 50
Davis, Ammon	Toronto	100	5,000	1,250 00
Deitch, J. E.	"	26	1,300	325 00
Dufton & Sons	Stratford	5	250	62 50
Durham, Ann A	Bond Lake	100	5,000	1,250 00

**See note on page B 24.

LIST OF SHAREHOLDERS AT 31ST DECEMBER, 1914.—*Continued.*

Name.	Address.	No. of Shares.	Amount subscribed for.	Amount paid up.
			$	$ c.
Durham, James R., M.D.	Warren, Pa.	40	2,000	500 00
Durham, J. H. C.	Bond Lake	400	20,000	5,000 00
Durham, Eliza	Warren, Pa.	2	100	25 00
Dingman, W. S.	Stratford	40	2,000	500 00
Davidson, Jessie	Toronto	10	500	125 00
Edmonds, Charles E.	"	10	500	125 00
Elliott, David	"	5	250	62 50
Elliott, E. Hope	Brantford	20	1,000	250 00
Elliott, Rev. George, Estate	St. Thomas	5	250	62 50
Field, J. M.	Goderich	5	250	62 50
Ford, T. S.	Mitchell	5	250	62 50
Forster, A. I.	Toronto	10	500	125 00
Foster, Geo. E., M.P	"	10	500	125 00
Foster, Thomas	"	50	2,500	625 00
Fraser, D. B., M.D.	Stratford	10	500	125 00
Froude, Geo. A.	Toronto	4	200	50 00
Froude, Mrs. Jennie	"	4	200	50 00
Fuller, Anna E.	Windsor	20	1,000	250 00
Garvin, John W.	Toronto	10	500	125 00
Ghent, Chas. A.	Havelock	10	500	125 00
Gibson, Ralph E.	Toronto	100	5,000	1,250 00
Gray, Gertrude A.	"	3	150	37 50
Green, R. H.	"	40	2,000	500 00
Greenizen, Isaac	Petrolea	5	250	62 50
Greenwood, W. J.	Whitby	5	250	62 50
Gearing, T. V.	Toronto	10	500	125 00
Guest, G. H.	"	2	100	25 00
Godbold, Isabella	"	2	100	25 00
Gordon, Geo. A.	"	5	250	62 50
Hastie, Robert	"	50	2,500	625 00
Heck, Benjamin	"	55	2,750	687 50
Hees, Geo. H.	"	265	13,250	3,312 50
Herriman, W. C., M.D.	Orillia,	10	500	125 00
Hicks, Mrs. Catharine	Toronto	35	1,750	437 50
Hicks, Miss K.	"	5	250	62 50
Hillock, Frank.	Toronto	10	500	125 00
Hogg, David	Perth	20	1,000	250 00
Holmes, T. K., M.D.	Chatham	50	2,500	625 00
Hope, Mrs. M. J.	Edmonton, Alta.	5	250	62 50
Hudson, A. T.	Carleton Place	2	100	25 00
Hodge, Mrs. Agnes	London	10	500	125 00
Hackett, Annie	Toronto	10	500	125 00
Haight, Horace	"	16	800	200 00
Harcourt, E. H., Co. Ltd.	"	20	1,000	250 00
Hughes, S. H.	"	10	500	125 00
Hill, David	Richmond Hill	20	1,000	250 00
Harniman, A. L.	Toronto	4	200	50 00
Hay, J.	"	8	400	100 00
Hall, W. Geo.	"	20	1,000	250 00
Ireland, J. T.	Harriston	5	250	62 50
Irwin, Wm.	Stratford	30	1,500	375 00
Irwin, Wm.	Peterboro'	13	650	162 50
Ireland, G. A.	Trenton	10	500	125 00
Innes, Wm.	Richmond Hill	4	200	50 00
Jaeger, W.	Jacksonville, Florida	8	400	100 00
Jewell, Madeline	Toronto	8	400	100 00
Joynt, John	Lucknow	5	250	62 50
Johnston, A. J.	Toronto	4	200	50 00
Johnston, Isabella	"	12	600	150 00
Kearns, Jas. F.	Kinistino, Sask.	4	200	50 00
Kenny, Randal	Sarnia	5	250	62 50
Ketrick, Mrs. M.	Toronto	45	2,250	562 50

LIST OF SHAREHOLDERS AT 31ST DECEMBER, 1914.—*Continued.*

Name.	Address.	No. of shares.	Amount subscribed for.	Amount paid up in cash.
			$	$ c.
Kinnear, Thomas	Toronto	100	5,000	1,250 00
Knight, Albert E. and Clara	"	30	1,500	375 00
Krug, T.	Tavistock	5	250	62 50
Keenan, Wm.	Toronto	10	500	125 00
Ketcheson, H. F.	Belleville	20	1,000	250 00
Lamoreaux, J. W.	Hamilton	3	150	37 50
Liebner, E.	St. Thomas	5	250	62 50
Lovering, H. L.	Coldwater	50	2,500	625 00
Luke, J. & Sons	Tillsonburg	10	500	125 00
Lee, J.	Toronto	10	500	125 00
Legge, E. M.	Temperanceville	2	100	25 00
Legge, Wm. H.	Jefferson	100	5,000	1,250 00
Maas, Albert	Toronto	30	1,500	375 00
MacNamara, C. C.	"	5	250	62 50
Madill, Benjamin	Beaverton	10	500	125 00
Magee, Harold W.	Toronto	12	600	150 00
Marshall, George	"	10	500	125 00
Massey, A. W.	Essex	10	500	125 00
Matheson, G. V.	Sarnia	5	250	62 50
Meiklejohn, J.	Harriston	5	250	62 50
Mellow, S. J., M.D.	Port Perry	10	500	125 00
Merner, Absolom	Alliston	10	500	125 00
Mitchell, W. G.	Toronto	128	6,400	1,600 00
Mitchell & Ryerson	"	176	8,800	2,200 00
Moorehouse, W. H., M.D.	London	10	500	125 00
Morrill, Robert	Harriston	4	200	50 00
Mulloy, N., M.D.	Preston	20	1,000	250 00
Munro, Rev. Gus.	London	10	500	125 00
Munro, Hugh	Alexandria	20	1,000	250 00
Munroe, Dr. Geo. A.	Saskatoon, Sask.	10	500	125 00
Munroe, M. J.	Edmonton, Alta	10	500	125 00
Munroe, Wm.	"	20	1,000	250 00
Matthews, A.	Toronto	2	100	25 00
Mansell, Wm.	"	10	500	125 00
Maxwell, H.	"	12	600	150 00
Musson, E. J.	Weston	5	250	62 50
MacDonald, A. G. F.	Alexandria	5	250	62 50
McPhee, Mrs. Agnes	Toronto	10	500	125 00
McCaw, W. H.	Port Perry	5	250	62 50
McCormack, R. L.	Toronto	50	2,500	625 00
McCuaig, Malcolm	Vankleek Hill	10	500	125 00
Macdonald, Jessie	Carleton Place	5	250	62 50
McDonald, P. A.	Penetanguishene	10	500	125 00
McDonell, George, Estate	Cornwall	20	1,000	250 00
McDougall, Mrs. Anna E.	Carleton Place	5	250	62 50
McLennan, K., M.D.	Alexandria	20	1,000	250 00
McLennan, R. R., Estate	Cornwall	50	2,500	625 00
McLeod, K. D.	Dalkeith	10	500	125 00
McMaster, Mrs. M.	Alexandria	5	250	62 50
McMillan, Hon. D.	"	20	1,000	250 00
McMurchie, J.	Harriston	5	250	62 50
McMillan, Amy Ann	Alexandria	80	4,000	1,000 00
McClelland, J. H.	Brampton	2	100	25 00
McIntosh, O. J.	Winnipeg, Man.	5	250	62 50
McClure, R. H.	Toronto	50	2,500	625 00
McArthur, J. C.	Rockside	10	500	125 00
Nairn, Chas. A.	Goderich	10	500	125 00
Nelson, Robert	Toronto	5	250	62 50
Nicholson, Geo.	"	40	2,000	500 00
Neale, C. W. Ross	"	5	250	62 50
Ochs, A., M.D., Estate	Hespeler	5	250	62 50

LIST OF SHAREHOLDERS AT 31ST DECEMBER, 1914—*Continued.*

Name.	Address.	No. of shares.	Amount subscribed for.	Amount paid up.
			$	$ c.
Ostrum, I. B.	Alexandria	20	1,000	250 00
Patterson, John	Toronto	120	6,000	1,500 00
Peine, Lewis	New Hamburg	6	300	75 00
Plews, W. S.	Toronto	40	2,000	500 00
Potter, Charles	Watford	10	500	125 00
Prendergast, Wm	Toronto	50	2,500	625 00
Price, James	"	10	500	125 00
Purdy, W. T.	Kinistino, Sask	5	250	62 50
Pyke, Geo. J.	Toronto	5	250	62 50
Power, William	"	5	250	62 50
Purdy, A. S.	"	10	500	125 00
Pennell, Margaret	"	2	100	25 00
Pickering, Mrs. M	Burlington	20	1,000	250 00
Ratz, A. E.	Tavistock	10	500	125 00
Reid, George	Toronto	1	50	12 50
Reiner, J. G.	Wellesley	20	1,000	250 00
Rider, H. A.	Toronto	20	1,000	250 00
Rutherford, S. J.	Toronto	10	500	125 00
Ryan, G. B.	Guelph	10	500	125 00
Ryerson, G. C.	Toronto	30	1,500	375 00
Ryerson, G. S., Col., M.D.	"	120	6,000	1,500 00
Robertson, Thos.	"	140	7,000	1,750 00
Robertson, E. A.	Stratford	4	200	50 00
Rous, Clara Clark	Toronto	4	200	50 00
Row, Fred.	Toronto	2	100	25 00
Row, Mary A.	"	4	200	50 00
Ryerson, Mary A.	"	80	4,000	1,000 00
Sangster, J. H., Estate	Port Perry	5	250	62 50
Schaefer, H. M.	Milverton	5	250	62 50
Schell, J. T.	Alexandria	10	500	125 00
Scott, J. W.	Listowel	100	5,000	1,250 00
Sherwood, Col. A. P.	Ottawa	10	500	125 00
Smillie, John W.	Maxville	5	250	62 50
Smith, A. Dalton, M.B	Mitchell	20	1,000	250 00
Smith, John	Tillsonburg	25	1,250	312 50
Snugs, A.	Long Beach, Cal	5	250	62 50
Stevens, N. H.	Chatham	25	1,250	312 50
Shannon, Agnes M.	Toronto	10	500	125 00
Sterling Realty Corporation Ltd.	"	282	14,100	3,525 00
Sutherland, R. W.	"	2	100	25 00
Stevenson, M. M.	"	10	500	125 00
Stewart, C. G.	Whiterose	16	800	200 00
Stewart, M. E.	"	20	1,000	250 00
Turner, E. W.	Toronto	10	500	125 00
Twining, Mrs. Ada L.	London, E.C., Eng.	5	250	62 50
Thompson, W. J.	Toronto	10	500	125 00
Turnbull Elevator Mfg. Co.	Toronto	8	400	100 00
Traill, Florence E.	"	20	1,000	250 00
Taylor, A. G.	"	4	200	50 00
Unser, William	"	12	600	150 00
Van der Voort, Morley P.	"	30	1,500	375 00
Vogan S. W.	Walkerton	5	250	62 50
Villiers, R. J.	Toronto	8	400	100 00
Vaisey, E.	"	20	1,000	250 00
Walker, Albert, J.	Toronto	12	600	150 00
Walker, E. C.	"	10	500	125 00
Ward, T. S., Estate	"	2	100	25 00
Warden, Gilbert T.	"	20	1,000	250 00
Way, Bidwell	Hamilton	10	500	125 00
Wilkinson, A. W., Estate	Barrie	10	500	125 00
Wilkinson, W. B., Estate	Toronto	4	200	50 00
Wilson, T. A.	"	10	500	125 00

LIST OF SHAREHOLDERS AT 31ST DECEMBER, 1914.—*Continued.*

Name.	Address.	No. of shares.	Amount subscribed for.	Amount paid up.
			$	$ c.
Witton, J. G.	Hamilton	5	250	62 50
Wood, R. A., Estate	Toronto	50	2,500	625 00
Wythe, Fred. P.	"	140	7,000	1,750 00
Walker, Harriet	"	10	500	125 00
Walker, Raymond	"	5	250	62 50
Whaley, J. M.	Eglinton	10	500	125 00
Wilcox, T. J.	Sault Ste. Marie	40	2,000	500 00
Ward, James, Estate	Stratford	2	100	25 00
Walker, Mrs. I. F.	Toronto	60	3,000	750 00
Weston, Mrs. M. C.	"	5	250	62 50
Wickett, Grace, M.	"	20	1,000	250 00
Williams, E.	"	40	2,000	500 00
Wright, A. R.	"	8	400	100 00
Zinkann, E.	Berlin	5	250	62 50
Zinkann, J. N.	"	10	500	125 00
Totals		6,000	$300,000	$75,000 00

QUEEN CITY FIRE INSURANCE COMPANY.

HEAD OFFICE, 32 CHURCH STREET, TORONTO.

Commenced business 1st July, 1871.

Directors:

Names and addresses of the Directors and Officers for the year 1915.

John D. Chipman .....Toronto, Ont.
Joseph Walmsley .....Toronto, Ont.
William Walmsley .....Toronto, Ont.
Hugh Blain .....Toronto, Ont.
J. G. Scott, K.C. .....Toronto, Ont.

Officers:

Col. John D. Chipman, President .....Toronto, Ont.
Joseph Walmsley, Vice-President and Secretary .....Toronto, Ont.
Walmsley and Chipman, Joint Managers .....Toronto, Ont.

Auditors:

A. C. Neff, F.C.A. .....Toronto, Ont.
J. E. Hounsom .....Toronto, Ont.

Authorized Capital, $250,000; Subscribed Capital, $100,000; Paid-up, $100,000; Securities deposited in Treasury of Ontario, $29,920.79 par value.

STATEMENT FOR THE YEAR ENDING 31ST DECEMBER, 1914.

ASSETS.

Value of real estate held by the Company being the head office of the Company, 32 Church Street, Toronto		$70,574 71
Mortgages		39,825 00
Loans secured by municipal debentures, bank and other stocks		99,724 50
Shares in Bell Telephone Company of Canada		39,903 00
Municipal debentures		23,618 69
Municipal debentures (Government deposit)		29,128 33
Rents due or accrued and unpaid		46 00
Cash on hand, head office		3,694 07
Cash on deposit in Dominion Bank, Head Office, Toronto		24,106 13
Cash on deposit, Imperial Bank, Toronto		18,005 04
Agents' balances		10,694 55
Interest accrued and unpaid		1,867 19
Amount of unearned part (50 per cent.) of premiums paid for re-insurance of risks in force at 31st December, 1914		22,724 28
Goad's plans (not extended)	$1,701 34	
Due from other companies for re-insurance on losses		1,744 40
Suspense account		217 81
Total assets		$385,873 70

Liabilities.

Amount of losses adjusted		$6,324 14
Unearned premiums, being 50 per cent. of gross premiums on all cash system policies in force at 31st December, 1914		104,541 38
Total liabilities, except capital stock		$110,865 52
Capital stock paid up in cash		$100,000 00

Cash Receipts.

Cash balance at 31st December, 1913 (not extended)	$22,877 88	
Gross premium received in cash		$130,683 30
Received for interest		13,921 74
Rents		7,263 75
Commission		8,271 72
Re-insurance on losses		13,552 96
Re-insurance cancelled		2,756 98
Rebate		123 28
Re-insurance adjusting expenses		190 59
Other sources		17 25
Investment account (not extended)	$57,076 46	
Total		$176,781 57

Expenditure.

Expenses of management:		
Paid for commission		$29,978 01
" salaries, directors' and auditors'		7,862 50
" legal expenses		12 25
" rent and taxes		2,447 02
" clerical work, etc.		34 25
" statutory assessment and license fee		245 19
" stationery, printing and advertising		1,494 32
" travelling expenses		10 15
" postage, telegrams and express		269 93
" investigation and adjustment of claims		2,513 06
" interest		198 58
" special vote to President and Vice-President (honorarium)		400 00
" expense head office building		1,680 20
" other expenditure		5 00
Total expenses of management		$47,150 46
Miscellaneous payments:		
Amount paid for losses which occurred prior to 1914		1,842 87
" " losses which occurred during 1914		42,236 60
" " re-insurance premiums		37,013 70
" " rebates		8,853 20
" of dividends paid during year to shareholders		12,500 00
" vote to Relief Fund		100 00
" invested (not extended)	$61,233 84	
Total expenditure		$149,696 83

Currency of Fire Insurance Contracts.

Gross amount in force 31st December, 1914.	One year or less.	Three years.	Total.
	$	$	$
Amount covered by policies in force 31st Dec., 1914	8,611,191	15,411,902	24,023,093
Re-insurance.			
Of the foregoing risks there were re-insured.....	2,856,711	2,375,712	5,232,423
Net risks in force 31st December, 1914.....	5,754,480	13,036 190	18,790,670

Movement in Fire Insurance Contracts.

Fire Risks.	Number.	Amount.
		$
Policies in force 31st December, 1913.....	16,226	21,448,042
Taken during the year 1914 new and renewed.....	11,175	16,732,156
Totals.....	27,401	38,180,198
Deduct expired and cancelled during 1914.....	8,872	14,157,105
*In force at 31st December, 1914.....	18,529	24,023,093

List of Shareholders at 31st December, 1914.

Name.	Residence.	No. Shares.	Amount Subscribed.	Amount paid up in cash.
			$	$
Badenach Estate, Edgar A	Toronto	20	1,000	1,000
Blain, Hugh.....	"	20	1,000	1,000
Chipman, J. D., in trust.....	"	20	1,000	1,000
Copp, W. W., estate of.....	"	10	500	500
Elliott, Catherine A., executrix....	"	30	1,500	1,500
English, Walter A.....	Wash'n., D.C., U.S.A..	41	2,050	2,050
Maclennan, James	Toronto	100	5,000	5,000
Maclennan, Mrs. Mary L	"	40	2,000	2,000
Roaf, Harriet E	"	30	1,500	1,500
Scott, J. G., K.C	"	24	1,200	1,200
Strathy, G. B.....	"	20	1,000	1,000
Scott & Walmsley, Ltd., ...	"	1,605	80,250	80,250
Walmsley, Wm.....	"	20	1,000	1,000
Walmsley, Joseph.....	"	20	1,000	1,000
Totals	.....	2,000	100,000	100,000

RECAPITULATION

OF

Assets, Liabilities, Receipts and Expenditure of Joint Stock Fire Insurance Companies

JOINT STOCK FIRE INSURANCE COMPANIES.

ASSETS FOR THE YEAR ENDING 31ST DECEMBER, 1914.

Name of Company.	Real Estate.	Bonds, mortgages and other investments.	Loans on stocks and debentures.	Unearned part 50% of premiums paid for re-insurance of risks in force at 31st Dec., 1914.	Interest accrued.	Cash.	Agents' balance.	Re-insurance on losses.	All other assets.	Total assets, except unpaid calls on Capital Stock.	Good's plans, office furniture, etc. (not extended).	Subscribed capital stock uncalled, less paid in advance of calls.
	$ c.	$ c.	$ c.	$ c.	$ c.	$ c.	$ c.	$ c.	$ c.	$ c.	$ c.	$ c.
British Crown	.....	100,645 95	.....	.....	3,623 03	52,859 46	38,232 75	.....	.....	195,361 19	8,452 47	750,000 00
British Dominions General	.....	60,161 00	.....	.....	.....	3,241 23	3,549 55	.....	.....	66,951 78	.....	500,000 00
Century	.....	56,146 66	.....	.....	.....	8,732 86	3,751 41	.....	.....	68,630 93	.....	1,400,000 00
Merchants	50,000 00	167,150 00	.....	4,722 54	1,453 23	23,310 93	7,860 40	222 25	.....	254,719 35	.....	225,000 00
Queen City	70,574 71	132,475 02	99,724 50	22,724 28	1,867 19	45,805 24	10,694 55	1,744 40	263 81	385,873 70	1,701 34	.....
Totals	120,574 71	516,578 63	99,724 50	27,446 82	6,943 45	133,949 72	64,088 66	1,966 65	263 81	971,536 95	10,153 81	2,875,000 00

Government deposits are as follows:—British Crown, $70,000 00; British Dominions General, $59,811 41; Century, $56,146 69; Merchants', $105,000 00; Queen City, $29,920 79.

LIABILITIES FOR THE YEAR ENDING 31ST DECEMBER, 1914.

Name of Company.	Unpaid losses.	Unearned premiums.	Salaries and fees.	Unpaid Commission.	Total liabilities except paid-up capital stock.	Paid-up capital stock.	Number of policies in force.	Net amount at risk.
	$ c.	$ c.	$ c.	$ c.	$ c.	$ c.		$ c.
British Crown	30,006 27	115,899 93	500 00	.....	146,406 20	500,000 00	13,261	15,657,896 00
British Dominions General	3,121 27	19,921 68	.....	.....	23,042 95	1,500,000 00	2 388	4,617,107 50
Century	5,376 21	13,091 05	.....	1,031 63	19,498 89	175,000 00	700	2,159,421 09
Merchants'	.....	162,206 88	.....	.....	162,206 88	75,000 00	36,711	37,037,510 00
Queen City	6,324 14	104,541 38	.....	.....	110,865 52	100,000 00	18,529	18,790,670 00
Totals	44,827 89	415,660 92	500 00	1,031 63	462,020 44	2,350,000 00	71,589	78,262,604 59

JOINT STOCK FIRE INSURANCE COMPANIES.

INCOME FOR THE YEAR ENDING 31ST DECEMBER, 1914.

Name of Company.	Gross premiums.	Interest and dividends.	Rent.	Re-insurance on losses.	Extra premiums, fees, etc.	Commission.	Rebates.	Re-insurance cancelled and adjustment expenses.	Other.	Total.	From investments (Not extended).
	$ c.	$ c.	$ c.	$ c.	$ c.	$ c.	$ c.	$ c.	$ c.	$ c.	$ c.
British Crown	207,973 03	5,751 14	.....	.....	.....	.....	.....	.....	(a) 26,115 27	239,839 44	.....
British Dominions General.	36,910 00	1,937 31	.....	.....	.....	861 33	.....	.....	(b) 16,295 56	56,004 20	.....
Century	27,126 75	89 17	.....	.....	.....	.....	.....	.....	(c) 8,618 94	35,834 86	.....
Merchants'	206,538 01	7,151 83	3,693 40	5,151 04	294 91	1,870 65	.....	12 65	.....	224,712 49	8,858 46
Queen City	130,683 30	13,921 74	7,263 75	13,552 96	.....	8,271 72	123 28	2,947 57	17 25	176,781 57	57,076 46
Totals	609,231 09	28,851 19	10,957 15	18,704 00	294 91	11,003 70	123 28	2,960 22	51,047 02	733,172 56	65,934 92

(a) Advance from Home Office. (b) Includes advance from Head Office, $15,123.17. (c) Advanced from Head Office

EXPENDITURE FOR THE YEAR ENDING 31ST DECEMBER, 1914.

Name of Company.	Expenses of Management.								Losses.	Re-insurance premiums.	Rebate.	Dividends.	Good's plans and office furniture.	All other expenses.	Total.	Invested (not extended).
	Commission.	Salaries, Directors' and Auditors' fees.	Rent and Taxes.	Law costs.	Ontario Statutory assessment and fees.	Expenses on building.	All other expenses.	Total expenses of management.								
	$ c.	$ c.	$ c.	$ c.	$ c.	$ c.	$ c.	$ c.	$ c.	$ c.	$ c.	$ c.	$ c.	$ c.	$ c.	$ c.
British Crown	46,917 72	9,110 83	3,991 77	218 22	140 35	.....	14,639 07	75,017 96	107,446 11	.....	39,800 40	.....	1,939 59	(a) 5,620 22	229,824 28	14,523 32
British Dominions General	8,317 39	73 00	.....	.....	79 45	.....	1,738 43	10,208 27	14,954 86	.....	5,675 41	.....	.....	(b) 24,496 38	55,334 92	.....
Century	6,168 10	1,253 89	.....	.....	150 00	.....	182 61	7,754 90	14,650 85	.....	4,696 05	.....	.....	.....	27,101 80	.....
Merchants'	44,799 22	14,105 75	3,969 65	10 00	342 67	1,755 45	10,334 68	75,317 42	98,352 58	9,353 55	574 70	7,500 00	690 00	.....	191,788 25	44,793 04
Queen City	29,978 01	7,862 50	2,447 02	12 25	245 19	1,680 20	4,925 29	47,150 46	44,079 47	37,013 70	8,853 20	12,500 00	.....	100 00	149,696 83	61,233 84
Totals	136,180 74	32,405 97	10408 44	240 47	957 66	3,435 65	31,820 08	215,449 01	279,483 87	46,367 25	59,599 76	20,000,00	2,629 59	30,216 60	653,746 08	120,550 20

(a) Repayment to Home Office. (b) Includes remittance to Head Office, $23,679 72.

Cash-Mutual Fire Companies

ASSETS AND LIABILITES; INCOME AND EXPENDITURE.

Cash Mutuals may be distinguished into (A) those having no joint stock capital, (B) those having a joint stock capital.

A.

The Economical Mutual Fire Insurance Company.
The Gore District Mutual Fire Insurance Company.
The Perth Mutual Fire Insurance Company.
The Waterloo Mutual Fire Insurance Company.

B.

The Fire Insurance Exchange Corporation, Mutual and Stock.
Hamilton Fire Insurance Company, Cash Mutual and Stock.
Hand-in-Hand Insurance Company, Mutual and Stock.
The Metropolitan Fire Insurance Company, Cash Mutual and Stock.
The Millers' and Manufacturers' Insurance Company, Cash Mutual and Stock.
The Monarch Fire Insurance Company, Cash Mutual and Stock.
The Wellington Mutual Fire Insurance Company.

A.—Cash-Mutual Fire Companies

HAVING NO JOINT STOCK CAPITAL

ASSETS AND LIABILITIES: INCOME AND EXPENDITURE.

ECONOMICAL MUTUAL FIRE INSURANCE COMPANY.

HEAD OFFICE, BERLIN.

Commenced business 28th October, 1871.

Names and addresses of the Directors and Officers for the year 1915.

Directors:

John Fennell ..... Berlin, Ont.
Geo. C. H. Lang ..... Berlin, Ont.
W. H. Schmalz ..... Berlin, Ont.
L. J. Breithaupt ..... Berlin, Ont.
W. H. Bowlby ..... Berlin, Ont.
H. L. Janzen ..... Berlin, Ont.
P. S. Lautenschlager ..... Berlin, Ont.
Geo. Rumpel ..... Berlin, Ont.
George Pattinson ..... Preston, Ont.

Officers:

John Fennell, President ..... Berlin, Ont.
George C. H. Lang, Vice-President ..... Berlin, Ont.
W. H. Schmalz, Manager and Treasurer ..... Berlin, Ont.

Auditors:

J. M. Scully, F.C.A. ..... Berlin, Ont.
J. A. Law ..... Berlin, Ont.

Unassessed premium note capital, $221,822.73. Securities deposited at Provincial Treasury, $50,000.

STATEMENT FOR THE YEAR ENDING 31ST DECEMBER, 1914.

ASSETS.

Cash value of real estate	$43,500 00
Amount of mortgages on real estate	216,810 00
Amount of debentures (49,095.48, Ontario Government deposit)	188,468 26
Cash on hand at Head Office	2,982 98
Cash on deposit in Canadian Bank of Commerce, Berlin, Ont. (Deposit receipt, Ontario Government deposit)	904 52
Cash on deposit to Company's credit in Merchants Bank, Berlin, Ont., current account	27,422 43
Cash on deposit in Bank of Hamilton (savings), Berlin, Ont	1,787 44
" " Molsons Bank " "	5,290 79
" " Bank of Nova Scotia " "	547 39
" " Bank of Toronto " "	1,806 30
" " Union Bk. of Canada " "	220 27

Amount unpaid of agents' balances		6,704 69
Amount of premium notes in force after deducting all payments thereon and assessments levied		221,822 73
Amount of unearned part (50 per cent.) of premiums paid for re-insurance of risks on cash system in force at 31st December, 1914		13,388 84
Accrued interest		6,666 44
Office furniture and Goad's plans (not extended)	$5,000 00	
Total assets		$738,323 08

LIABILITIES.

Unearned premiums, being 50 per cent. of gross premiums on all cash system policies in force at 31st December, 1914		$90,302 11
Amount of losses supposed or reported		3,093 12
Total liabilities		$93,395 23

RECEIPTS.

Cash balance at 31st December, 1913 (not extended)	$54,982 11	
Cash received as fixed payments of 1914		$70,051 94
" additional premiums		1,694 72
" premiums on cash system		112,524 68
" interest, including rent		21,301 87
" agents' balances of 1913 received in 1914		6,031 88
" re-insurance on losses		14,220 82
" transfer fees		216 80
" investments (not extended)	$23,768 88	
Total receipts		$226,042 71

EXPENDITURE.

Expenses of management:		
Amount paid for investigation and adjustment of claims and travelling expenses		$1,462 13
Amount paid for commission to agents		28,521 48
" statutory assessment and license fee		260 95
" printing, stationery and advertising		1,901 17
" Patriotic Fund		1,000 00
" salaries, directors' and auditors' fees		18,366 01
" postage, telephone, telegrams, express and exchange		1,408 85
" fuel, light and water		357 89
" taxes (municipal and government)		1,745 23
" law costs		345 83
" Bradstreet's, caretaker, bond, motor, typewriter, laundry and Goad's Plans		1,180 03
Total expenses of management		$56,549 57

Miscellaneous payments:		
Cash paid for losses which occurred prior to 1914		4,738 41
Cash paid for losses which occurred during 1914		94,309 06
" re-insurance		24,581 27
" rebate, abatement, and returned premiums		12,052 27
" invested in mortgages (not extended)	$71,601 00	
Total expenditure		$192,230 58

Currency of Risks.

Amount covered by Policies in force 31st December, 1914.

System.	One year or less.	Three years.	Total.
Mutual	.....	$5,501,570 00	.....
Cash	$5,026,080 00	16,355,482 00	.....
Totals	$5,026,080 00	$21,857,052 00	$26,883,132 00
Re-insurance.			
Cash	$1,624,505 00	$1,036,081 00	$2,660,586 00
Net risks carried by Company, 31st December, 1914	$3,401,575 00	$20,820,971 00	$24,222,546 00

Movement in Risks.

Fire Risks—Mutual System.	Number.	Amount.
Policies in force 31st December, 1913	3,111	$5,357,625 00
Policies new and renewed during 1914	1,226	2,163,718 00
Gross number during 1914	4,337	$7,521,343 00
Less expired and cancelled in 1914	1,179	2,019,773 00
Net risks in force on mutual system, 31st December, 1914	3,158	$5,501,570 00

Fire Risks—Cash System.	Number.	Amount.
Policies in force 31st December, 1913	17,135	$20,569,400 00
Policies new and renewed during 1914	6,893	8,462,604 00
Gross number during 1914	24,028	$29,032,004 00
Less expired and cancelled in 1914	6,605	7,650,442 00
Net risks in force on cash system, 31st December, 1914	17,423	$21,381,562 00

BUSINESS TRANSACTED:

General Fire Insurance.

PREMIUM NOTES

On Policies in force 31st December, 1914.

	Three years.
Amount of face of all premium notes held by Company, and legally liable to assessment	$347,917 51
Amount of all premium notes, after deducting all payments thereon and assessments levied	221,822 73
Amount of premium notes received during the year 1914	140,185 60

GORE DISTRICT MUTUAL FIRE INSURANCE COMPANY.

HEAD OFFICE, GALT.

Commenced business 10th October, 1839.

Names and addresses of the Directors and Officers for the year 1915.

Directors:

Hugh Cant ..... Galt, Ont.
Hugh McCulloch ..... Galt, Ont.
C. Turnbull ..... Galt, Ont.
A. E. Watson ..... Ayr, Ont.
Robert Scott ..... Galt, Ont.
Lincoln Goldie ..... Guelph, Ont.
C. R. H. Warnock ..... Galt, Ont.
W. K. McNaught ..... Toronto, Ont.
J. N. MacKendrick ..... Galt, Ont.

Officers:

Hugh Cant, President ..... Galt, Ont.
Robert Scott, Vice-President ..... Galt, Ont.
J. N. MacKendrick, Secretary-Treasurer ..... Galt, Ont.

Auditors:

John Perry ..... Galt, Ont.
Wm. Philip ..... Galt, Ont.

Unassessed premium note capital, $242,763.00.

Securities deposited in Treasury of Ontario, par value, $50,000.00.

STATEMENT FOR THE YEAR ENDING 31ST DECEMBER, 1914.

ASSETS.

Cash value of real estate	$22,500 00
Loans secured by mortgages	114,391 66
Debentures ($50,000 deposited with Ontario Government)	415,131 90
Actual cash on hand at Head Office	2,786 24
Cash on deposit to the Company's credit, not drawn against, in the following chartered banks:	
Royal Bank, agency at Toronto (savings account)	5,000 00
Bank of Toronto, agency at Galt (savings account)	5,000 00
Merchants' Bank, agency at Galt (current account)	7,564 51
Merchants' Bank, agency at Galt (savings account)	10,294 68
Bank of Commerce, agency at Galt (savings account)	5,000 00
Imperial Bank, agency at Galt (savings account)	5,000 00

Cash in agents' hands	1,356 38
Amount of premium notes in force, after deducting all payments thereon and assessments levied	242,763 00
Amount of interest accrued	8,927 15
Amount of unearned part (50 per cent.) of premiums paid for re-insurance of cash risks in force at 31st December, 1914	6,754 18
Amount due for re-insurance on losses	800 00
Total assets	$853,269 70

Liabilities.

Amount of supposed or reported loss	$2,000 00
Amount of unearned premiums, being 50 per cent. of gross premiums on all cash system policies in force at 31st December, 1914	96,538 67
Total liabilities	$98,538 67

Receipts.

Cash balance at 31st December, 1913 (not extended)	$45,495 81	
Cash received as fixed payments of 1914		$78,468 59
" fixed payments for years prior to 1914		1,059 80
" premiums on cash system		110,464 27
" agents' balances of 1913 received in 1914		2,955 45
" interest		24,260 88
" rents		1,025 31
" re-insurance on losses		24,449 97
" transfer fees		211 35
" from mortgage and debenture investments (not extended)	$18,620 31	
Total receipts		$242,895 62

Expenditure.

Expenses of management:	
Amount paid for commission and bonus to agents	$31,372 31
" fuel and light	306 74
" license fee and statutory assessment	257 57
" printing, stationery and advertising	1,613 12
" taxes (Government and Municipal)	1,873 62
" salaries, directors' and auditors' fees	16,529 00
" travelling expenses	787 11
" postage, telephone, telegrams and express	1,148 11
" investigation of claims	911 43
" caretaker	208 00
" incidentals	1,067 39
Expenses of management	$56,074 40

Miscellaneous payments:		
Cash paid for losses which occurred during 1914		113,946 61
" losses which occurred prior to 1914		3,975 30
" re-insurance premiums		20,737 57
" rebate, abatement and returned premiums		4,910 40
" refund to members		15,253 17
" Agents' bonuses paid in 1914		2,990 31
" Office furniture		754 45
" Subscription to Galt Branch Patriotic Fund		10,000 00
" purchase of securities (not extended)	$37,724 10	
		$228,642 21

CURRENCY OF RISKS.

Amount covered by policies in force 31st December, 1914.

System.	One year or less.	Three years.	Total.
Mutual		$5,879,154 33	$5,879,154 33
Cash	$4,609,649 03	16,730,299 65	21,339,948 68
Totals	$4,609,649 03	$22,609,453 98	$27,219,103 01
Re-insurance.			
Cash system	435,059 03	1,836,998 21	2,272,057 24
Net risks carried by Company 31st December, 1914	$4,174,590 00	$20,772,455 77	$24,947,045 77

MOVEMENT IN RISKS.

System of Insurance.

Mutual System.	Number.	Amount.
Policies in force, 31st December, 1913	3,124	$5,788,931 67
Policies new and renewed during 1914	1,142	2,177,171 66
Gross number during 1914	4,266	$7,966,103 33
Less expired and cancelled in 1914	1,133	2,086,949 00
Net risks in force on mutual system, 31st December, 1914	3,133	$5,879,154 33

Cash System.	Number.	Amount.
Policies in force, 31st December, 1913	12,490	$19,766,800 95
Policies new and renewed during 1914	5,370	8,598,474 28
Gross number during 1914	17,860	$28,365,275 23
Less expired and cancelled in 1914	4,625	7,025,326 55
Net risk in force, on cash system, 31st December, 1914	13,235	$21,339,948 68

BUSINESS TRANSACTED:

General Fire Insurance.

PREMIUM NOTES

On Policies in force 31st December, 1914.

	Three-year risks.
Amount of face of all premium notes held by Company and legally liable to assessment	$394,352 00
Amount of premium notes, after deducting all payments thereon and assessments levied	242,763 00
Amount of premium notes received during the year 1914	153,005 00
Payments on premium notes of 1914, including all sums credited on said premium notes:	
Paid up to 31st December, 1914	30,601 00

PERTH MUTUAL FIRE INSURANCE COMPANY.

HEAD OFFICE, STRATFORD.

Commenced business 1st December, 1863.

Names and addresses of the Directors and Officers for the year 1915:

Directors:

Wm. Davidson	Stratford, Ont.
G. C. McPherson, K.C.	Stratford, Ont.
Geo. Hamilton	Stratford, Ont.
John Brown	Stratford, Ont.
Charles Packert	Stratford, Ont.
J. A. Robertson, M.D.	Stratford, Ont.
Thomas Trow	Stratford, Ont.
James Jones	Mitchell, Ont.
Andrew Kuhry	Stratford, Ont.

Officers:

Wm. Davidson, President	Stratford, Ont.
G. C. McPherson, K.C., Vice-President	Stratford, Ont.
Charles Packert, Manager	Stratford, Ont.
George Kay, Secretary	Stratford, Ont.

Auditors:

James Bennoch	Stratford, Ont.
Wm. Irwin	Stratford, Ont.

Deposited in the Treasury of Ontario	$50,000 00
Unassessed premium note capital	$169,122 21

STATEMENT FOR THE YEAR ENDING 31ST DECEMBER, 1914.

ASSETS.

Cash value of real estate	$11,164 30
Cash value of mortgages	180,425 00
Value of debentures ($50,000 Ontario Government deposit)	253,239 35
Cash at Head Office	3,318 38
Cash deposited in Royal Bank, Stratford	2,690 79
Cash deposited in Canadian Bank of Commerce, Stratford, Ont.	1,868 20
Cash deposited in Merchants' Bank, Stratford	1,544 97
Cash deposited in British Mortgage Loan Co., Stratford	5,000 00
Cash in agents' hands acknowledged by them to be due, and considered good	4,868 35
Amount of premium notes in force, after deducting all payments thereon and assessments levied	169,122 21

Amount of re-insurance on losses		1,682 47
Amount of unearned part (50 per cent.) of premium paid for re-insurance of risks on cash system in force at 31st December, 1914		6,339 81
Amount of interest due and accrued		58 00
Total assets		$641,321 83

LIABILITIES.

Amount of losses adjusted		$60 55
Amount of losses supposed or reported		4,838 65
Amount of losses resisted		300 00
Amount of unearned premiums, being 50 per cent. of gross premiums on all cash system policies in force 31st December, 1914		72,854 30
Total liabilities		$78,053 50

RECEIPTS.

Cash balance at 31st December, 1913 (not extended)	$14,959 30	
Cash received as fixed payments due in 1914		$57,961 46
" for premiums on cash system		82,763 77
" for interest		23,388 70
" for re-insurance on account of losses		10,441 73
" extra premiums and endorsement fees		611 67
" agents' balances of 1913 received in 1914		334 09
" from investments (not extended)	$48,453 52	
Total receipts		$175,501 42

EXPENDITURE.

Expenses of management:		
Cash paid for commission to agents		$25,464 72
" law costs		271 33
" statutory assessment and license		270 23
" investigation and adjustment of claims		984 34
" taxes (Government and Municipal)		1,015 45
" rent		100 00
" salaries, directors' and auditors' fees		15,070 16
" printing, stationery and advertising		1,077 21
" travelling expenses		919 87
" postage, telephone, telegrams and express		892 10
" fuel and light		190 09
" exchange		29 73
" caretaker		146 00
" mercantile agency		50 00
" water rates		11 90
" decorations		46 45
" building repairs		126 64
" Red Cross Society		500 00
" bonds, officers and agents		45 00
" sundry supplies and expenses		219 03
Total expenses of management		$47,430 25

Miscellaneous payments:		
Cash paid for losses which occurred prior to 1914		1,263 41
" losses which occurred in 1914		84,722 08
" re-insurance		18,135 70
" rebates		5,923 52
" Mortgage insurance account		65 50
" investments (not extended)	$66,951 44	
Total expenditure		$157,540 46

CURRENCY OF RISKS.

Amount covered by Policies in force 31st December, 1914.

System.	One year or less.	Three years.	Total.
Mutual	.....	$10,798,622 00	$10,798,622 00
Cash	$3,697,823 00	12,950,383 00	16,648,206 00
Totals	$3,697,823 00	$23,749,005 00	$27,446,828 00
Re-insurance.			
Mutual	.....	$1,668,897 00	$1,668,897 00
Cash	$485,817 00	1,270,557 00	1,756,374 00
Total	$485,817 00	$2,939,454 00	$3,425,271 00
Net risks carried by Company, 31st December, 1914	$3,212,006 00	$20,809,551 00	$24,021,557 00

MOVEMENT IN RISKS.

Mutual System.	Number.	Amount.
Policies in force, 31st December, 1913	5,312	$10,609,484 00
Policies new and renewed during 1914	1,905	4,014,196 00
Gross number during 1914	7,217	$14,623,680 00
Less expired and cancelled in 1914	1,979	3,825,058 00
Net risks in force on mutual system, 31st December, 1914	5,238	$10,798,622 00

Cash System.	Number.	Amount.
Policies in force 31st December, 1913	13,556	$16,336,807 00
Policies new and renewed during 1914	5,863	8,663,472 00
Gross number during 1913	19,419	$25,000,279 00
Less expired and cancelled in 1913	6,848	8,352,073 00
Net risks in force on cash system, 31st December, 1914	12,571	$16,648,206 00

BUSINESS TRANSACTED BY COMPANY:

General Fire Insurance.

PREMIUM NOTES

On Policies in force 31st December, 1914.

	Three-year risks.
Amount of face of all premium notes held by Company, and legally liable to assessment	$279,671 80
Amount of all premium notes, after deducting all payments thereon and assessments levied	169,122 21
Amount of premium notes received during the year 1914	99,184 12
Cash paid up to 31st December, 1914	19,847 24

WATERLOO MUTUAL FIRE INSURANCE COMPANY.

HEAD OFFICE, WATERLOO.

Commenced business 7th May, 1863.

Names and addresses of the Directors and Officers for the year 1915:

Directors:

Geo. Diebel	Waterloo, Ont.
James Livingston	Baden, Ont.
Allan Bowman	Preston, Ont.
J. H. Webb	Waterloo, Ont.
Simon Bricker	Waterloo, Ont.
J. L. Wideman	St. Jacob's, Ont.
J. Howard Simpson	Guelph, Ont.
P. E. Shantz	Preston, Ont.
Richard Roschmann	Waterloo, Ont.

Officers:

Geo. Diebel, President	Waterloo, Ont.
Allan Bowman, Vice-President	Preston, Ont.
Levi W. Shuh, Manager	Waterloo, Ont.

Auditors:

J. M. Scully	Berlin, Ont.
Jeremiah Scully	Berlin, Ont.

Unassessed premium note capital, $260,895.98.

STATEMENT FOR THE YEAR ENDING 31ST DECEMBER, 1914.

ASSETS.

Cash value of real estate	$25,000 00
" mortgages	10,950 00
" bonds, debentures and securities ($50,000 Ontario Government deposit)	507,525 13
Cash on hand at head office	3,611 99
Cash on deposit to Company's credit, not drawn against in the Molsons Bank, Waterloo (current account)	3,834 17
Cash on deposit to Company's credit, not drawn against in the Molsons Bank, Waterloo (savings account)	15,299 53
Cash in agents' hands acknowledged by them to be due and considered good	7,620 95
Amount of short date notes or due bills	768 61

Amount of premium notes in force after deducting all payments thereon and assessments levied		260,895 98
Amount of unearned part (50 per cent.) of premiums paid for re-insurance or risks on cash system in force at 31st December, 1914		7,280 42
Amount of accrued interest		19,223 70
Office furniture and Goad's plans (not extended)	$4,600 00	
Total assets		$862,010 48

LIABILITIES.

Amount of unpaid losses		$4,949 07
" unearned premiums, being 50 per cent. of gross premiums on all cash system policies in force at 31st December, 1914		132,033 31
Total liabilities		$136,982 38

RECEIPTS.

Cash balance at 31st December, 1913 (not extended)	$22,639 75	
Cash received as fixed payments of 1914		$90,103 78
" premiums on cash system		132,981 48
" rents		1,600 00
" transfer fees		377 25
" additional premiums		1,693 10
" interest		22,879 62
" re-insurance on losses		22,378 21
" other sources		396 88
" from matured investments (not extended)	$18,899 86	
Total receipts		$272,410 32

EXPENDITURE.

Expenses of management:		
Amount paid for commission on bonus to agents		$33,279 77
" law costs		480 63
" fuel and light		521 12
" investigation and adjustment of claims		1,174 61
" statutory assessment and license fee		391 36
" taxes (Government and Municipal)		1,463 22
" printing, stationery and advertising		3,102 41
" salaries, directors' and auditors' fees		20,917 50
" postage, telephone, telegrams and express		1,144 74
" exchange		352 20
" travelling expenses		1,277 45
" janitor		202 00
" repairs		147 84
" Patriotic Fund		1,000 00
" Underwriters' Association		1,382 97
" other expenses		1,069 12
Total expenses of management		$67,906 94

Miscellaneous payments:		
Cash paid for losses which occurred prior to 1914		4,709 02
" losses which occurred during 1914		133,623 84
" re-insurance		27,016 39
" rebate, abatement and returned premiums		15,327 05
" investments (not extended)	$42,621 00	
Total expenditure		$248,583 24

CURRENCY OF RISKS.

Amount covered by Policies in force 31st December, 1914.

System.	One year or less.	Three years.	Total.
Mutual	.....	$10,869,090	$10,869,090
Cash	$4,217,720	26,394,351	30,612,071
Total	$4,217,720	$37,263,441	$41,481,161
Re-insurance.			
Mutual	.....	$1,794,926	$1,794,926
Cash	$252,153	1,409,855	1,662,008
Total	$252,153	$3,204,781	$3,456,934
Net risks carried by Company, 31st December, 1914	$3,965,567	$34,058,660	$38,024,227

MOVEMENT IN RISKS.

Mutual System.	Number.	Amount.
Policies in force 31st December, 1913	4,664	$10,684,659
Policies new and renewed during 1914	2,030	4,018,035
Gross number during 1914	6,694	$14,702,694
Less expired and cancelled in 1914	2,098	3,833,604
Net risks in force on mutual system, 31st December, 1914	4,596	10,869,090

Cash System.	Number.	Amount.
Policies in force 31st December, 1913	25,507	$29,571,674
Policies new and renewed during 1914	11,866	14,563,148
Gross number during 1914	37,373	$44,134,822
Less expired and cancelled in 1914	11,484	13,522,751
Net risks in force on cash system, 31st December, 1914	25,889	$30,612,071

PREMIUM NOTES

On Policies in force 31st December, 1914.

	Three-year risks.
Amount of face of all premium notes held by Company, and legally liable to assessment. . .	$427,355 05
Amount of premium notes, after deducting all payments thereon and assessments levied	260,895 98
Amount of premium notes received during the year 1914	161,693 35
Payments on premium notes of 1914, including all sums credited on said premium notes:	
Cash paid up to 31st December, 1914	32,338 67

RECAPITULATION

OF

Assets, Liabilities, Income and Expenditure

OF ALL

Cash Mutual Fire Insurance Companies having no Joint Stock Capital

A—CASH MUTUAL FIRE INSURANCE COMPANIES HAVING NO JOINT STOCK CAPITAL.

ASSETS FOR THE YEAR ENDING 31ST DECEMBER, 1914.

Name of Company.	Value of real estate, less encumbrance.	Mortgages, bonds, debentures and other securities.	Interest due and accrued.	Cash at head office and bank balances.	Agents' balances.	Bills receivable, short date notes or due bills.	Unassessed premium notes.	Re-insurance on losses.	Unearned part (50%) of premiums paid for re-insurance of risks in force at 31st Dec., 1914.	All other assets.	Total.	Goad's plans, office furniture, etc. (not extended).
	$ c.	$ c.	$ c.	$ c.	$ c.	$ c.	$ c.	$ c.	$ c	$ c.	$ c.	$ c.
Economical	43,500 00	405,278 26	6,666 44	40 962 12	6,704 59	.....	221,822 73	.....	13,388 84	.....	738,323 08	5,000 00
Gore District	22,500 00	529,523 56	8,927 15	40,645 43	1,356 38	.....	242,763 00	800 00	6,754 18	.....	853,269 70	.....
Perth	11,164 30	433,664 35	58 00	14,422 34	4,868 35	.....	169,122 21	1,682 47	6,339 81	.....	641,321 83	.....
Waterloo	25,000 00	518,475 13	19,223 70	22,745 69	7,620 95	768 61	260,895 98	.....	7,280 42	.....	862,010 48	4,600 00
Totals	102,164 30	1,886,941 30	34,875 29	118,775 58	20 550 37	768 61	894,603 92	2,482 47	33,763 25	.....	3,094,925 09	9,600 00

The Government deposits at date of publication are as follows:—Economical, $50,000; Gore District, $50,000; Perth, $50,000; Waterloo, $50,000.

LIABILITIES FOR THE YEAR ENDING 31ST DECEMBER, 1914.

Name of Company.	Losses unpaid at 31st December, 1914, though subsequently discharged.	Unearned premiums on cash system risks, calculated at 50 per cent. of gross premiums.	All other liabilities.	Total liabilities.	Number of policies.	Net amount of risk.
	$ c.	$ c.	$ c.	$ c.		$ c.
Economical	3,093 12	90,302 11	.....	93,395 23	20,581	24,222,546 00
Gore District	2,000 00	96,538 67	.....	98,538 67	16,368	24,947,045 77
Perth	5,199 20	72,854 30	.....	78,053 50	17,809	24,021,557 00
Waterloo	4,949 07	132,033 31	.....	136,982 38	30,485	38,024,227 00
Totals	15,241 39	391,728 39	.....	406,969 78	85,243	111,215,375 77

The Government deposits at date of publication are as follows: Economical, $50,000; Gore, $50,000; Perth, $50,000; Waterloo, $50,000.

A—CASH MUTUAL FIRE INSURANCE COMPANIES HAVING NO JOINT STOCK CAPITAL.

RECEIPTS FOR THE YEAR ENDING 31ST DECEMBER, 1914

Name of Company.	Fixed payments of 1914.	Fixed payments or assessments of years prior to 1914.	Premiums on cash system.	Agents' balances, 1913.	Interest.	Fees, licenses and extra premiums.	For losses re-insured.	Rent.	Other sources.	Total.	Received for securities (not extended).
	$ c.	$ c.	$ c.	$ c.	$ c.	$ c.	$ c.	$ c.	$ c.	$ c.	$ c.
Economical	70,051 94	.....	112,524 68	6,031 88	*21,301 87	1,911 52	14,220 82	.....	.....	226,042 71	23,768 88
Gore District	78,468 59	1,059 80	110,464 27	2,955 45	24,260 88	211 35	24,449 97	1,025 31	.....	242,895 62	18,620 31
Perth	57,961 46	.....	82,763 77	334 09	23,388 70	611 67	10,441 73	.....	.....	175,501 42	48,453 52
Waterloo	90,103 78	.....	132,981 48	.....	22,879 62	2,070 35	22,378 21	1,600 00	396 88	272,410 32	18,899 86
Totals	296,585 77	1,059 80	438,734 20	9,321 42	91,831 07	4,804 89	71,490 73	2,625 31	396 88	916,850 07	109,742 57

*Including rents.

EXPENDITURES FOR THE YEAR ENDING 31ST DECEMBER, 1914.

Name of Company.	Expenses of Management.						Refund to members.	Amount paid for losses.	Rebate and returned premiums.	Re-insurance.	All other payments.	Total.	Invested (not extended).
	Commission and bonus to agents.	Interest.	Costs in law.	Statutory assessment and license fees.	Salaries and general expenses account.	Total expense of management.							
	$ c.	$ c.	$ c.	$ c.	$ c.	$ c.	$ c.	$ c.	$ c.	$ c.	$ c.	$ c.	$ c.
Economical	28,521 48	.....	345 83	260 95	27,421 31	56,549 57	.....	99,047 47	12,052 27	24,581 27	.....	192,230 58	71,601 00
Gore District	31,372 31	.....	.....	257 57	24,414 52	56,074 40	15,253 17	117,921 91	4,910 40	20,737 57	*13,744 76	228,642 21	37,724 10
Perth	25,464 72	.....	271 33	270 23	21,423 97	47,430 25	.....	85,985 49	5,923 52	18,135 70	65 50	157,540 46	66,951 44
Waterloo	33,279 77	.....	480 63	391 36	33,755 18	67,906 94	.....	138,332 86	15,327,05	27,016 39	.....	248,583 24	42,621 00
Totals	118,638 28	.....	1,097 79	1,180 11	107,044 98	227,961 16	15,253 17	441,287 73	38,213 24	90,470 93	13,810 26	826,996 49	218,897 54

*Includes Subscription to Galt Branch Canadian Patriotic Fund, $10,000 00

B.—Cash-Mutual Fire Companies

HAVING JOINT STOCK CAPITAL

ASSETS AND LIABILITIES: INCOME AND EXPENDITURE

FIRE INSURANCE EXCHANGE CORPORATION.
STOCK AND MUTUAL.

HEAD OFFICE, TORONTO.

Commenced business 3rd August, 1886.

Names and addresses of the Directors and Officers for the year 1915.

Directors:

Frank Russill	Toronto, Ont.
H. D. Eby	Toronto, Ont.
Col. W. C. Macdonald	Toronto, Ont.
Peleg Howland	Toronto, Ont.
R. S. Waldie	Toronto, Ont.
J. G. Scott, K.C.	Toronto, Ont.
Elias Rogers	Toronto, Ont.
Theron Gibson	Toronto, Ont.

Officers:

Peleg Howland, President	Toronto, Ont.
Frank Russill, Vice-President	Toronto, Ont.
Walmsley and Chipman, Joint Managers	Toronto, Ont.
Arthur Dwyer, Secretary	Toronto, Ont.

Auditors:

A. C. Neff, F.C.A.	Toronto, Ont.
J. Ernest Hounsom	Toronto, Ont.

Authorized capital stock	$250,000 00
Subscribed	87,300 00
Paid up	43,650 00
*Securities deposited in Treasury of Ontario	12,000 00
Unassessed premium note capital	8,890 82

STATEMENT FOR YEAR ENDING 31ST DECEMBER, 1914.

ASSETS.

Call loans on municipal debentures	$37,009 00
Municipal debentures owned (Government deposit $2,000.00)	16,217 67
Cash at head office	2,259 39
Cash in Standard Bank, Toronto	20,235 34
Cash on deposit, Canada Permanent Mortgage Corporation	5,947 42
Cash on deposit in Canada Permanent Mortgage Corporation (Government deposit)	10,000 00

*—Since increased to $17,000.00.

Amount of premium notes in force after deducting all payments thereon, and assessments levied	$8,890 82	
Less residue of premium notes for re-insurance	603 72	
		8,287 10
Cash in agents' hands		4,070 49
Amount of unearned part (50 per cent.) of premiums paid for re-insurance of risks in force at 31st December, 1914		3,370 15
Amount of accrued interest		309 96
Goad's plans (not extended)	$1,677 74	
Total assets		$107,706 52
Subscribed capital stock uncalled		$43,650 00

LIABILITIES.

Amount of losses adjusted	$1,926 57
Amount of supposed or reported losses	3,500 00
Unearned premiums, being 50 per cent. of gross premiums on all cash system policies in force at 31st December, 1914	29,324 35
Total liabilities to public	$34,750 92
Liabilities to shareholders:	
Paid up stock	$43,650 00

RECEIPTS.

Cash balance at 31st December, 1913 (not extended)	$27,111 79	
Cash received for fixed payments, 1914		$7,853 04
" fixed payments due in prior years		552 32
" premiums on cash system		54,416 80
" interest		4,269 48
" re-insurance on losses		6,440 82
" commission		21 14
" agents' balances of 1913 received in 1914		2,544 51
" on account of debentures and loans on debentures (not extended)	$24,346 59	
Total		$76,098 11

EXPENDITURE.

Expenses of management:	
Cash paid for commission to agents	$14,019 61
" investigation and adjustment of claims	1,407 22
" refunded on debentures	123 28
" statutory assessment and license fee	63 73
" rent	400 00
" salaries, directors' and auditors' fees	3,386 25
" printing, stationery and advertising	800 12
" postage, telephone, telegrams and express	295 22
" taxes (Government and Municipal)	296 05
Total expenses of management	$20,791 48

Miscellaneous payments:		
Cash paid for losses which occurred prior to 1914		1,567 51
" losses which occurred during 1914		34,151 26
" re-insurance.		7,900 11
" rebates.		4,402 91
" dividends.		3,055 50
" investments (not extended)	$27,245 57	
Total.		$71,868 77

Currency of Risks.

Amount covered by Policies in force 31st December, 1914.

System.	One year or less.	Three years.	Total.
Mutual.	$668,912 00	.....	$668,912 00
Cash	$4,667,709 00	$1,418,096 00	6,085,805 00
Total	$5,336,621 00	$1,418,096 00	$6,754,717 00
Re-insurance.			
Mutual	$96,715 00	.....	$96,715 00
Cash	532,561 00	$89,547 00	622,108 00
Total re-insurance	$629,276 00	$89,547 00	$718,823 00
Net risks carried by Company, 31st December, 1914	$4,707,345 00	$1,328,549 00	$6,035,894 00

Movement in Risks.

Mutual System.	Number.	Amount.
Policies in force 31st December, 1913	292	$682,109 00
Policies new and renewed during 1914	310	698,662 00
Gross number, 1914	602	$1,380,771 00
Less expired and cancelled in 1914	303	711,859 00
Net risks in force on mutual system, 31st December, 1914	299	$668,912 00

Cash System.	Number	Amount.
Policies in force 31st December, 1913	2,787	$3,573,099 00
Policies new and renewed during 1914	5,241	6,199,779 00
Gross number during 1914	8,028	$9,772,878 00
Less expired and cancelled in 1914	2,598	3,687,073 00
*Net risks in force on cash system 31st December, 1914	5,430	$6,085,805 00

BUSINESS TRANSACTED:

General Fire Insurance.

PREMIUM NOTES

On Policies in force 31st December, 1914.

	One-year risks.
Amount of face of all premium notes held by the Company and legally liable to assessment	$17,781 64
Amount of all premium notes, after deducting all payments thereon and assessments levied	8,890 82
Amount of premium notes received during the year 1914	18,464 48
Payments on the premium notes of 1914, including all sums credited on said premium notes:	
Cash paid up to 31st December, 1914	7,853 04
Amount of premium notes given by Company for re-insurance	$1,207 44
Less paid thereon	603 72
Residue of premium notes given by Company for re-insurance	$603 72

*In Ontario, $5,397,260.00.

LIST OF SHAREHOLDERS AS AT 31ST DECEMBER, 1914.

Names.	Address.	No. of shares.	Amount of subscribed stock.	Amount paid up.
			$	$
Allen, W. A.	Ottawa	15	900	450
Bate, H. N.	"	10	600	300
Beatty, Edith Adelia	Toronto	7	420	210
Brock, W. R.	"	50	3,000	1,500
Blain, H.	"	50	3,000	1,500
Brennan, J. C.	Ottawa	10	600	300
Darling, A., Estate	Toronto	50	3,000	1,500
Dunnett, Mrs. Jessie	"	50	3,000	1,500
Devlin, R. J.	Ottawa	15	900	450
Elliot, Catherine A., Executrix	Toronto	50	3,000	1,500
Eby, Joseph F., Estate	"	50	3,000	1,500
Elliot, W. S.	"	10	600	300
Elliot, C. J.	"	10	600	300
Gurney, E.	"	50	3,000	1,500
Gage, W. J.	"	25	1,500	750
Garland, John	Ottawa	10	600	300
Howland, H. S., Sons & Co., Limited	Toronto	50	3,000	1,500
Hallam, John, Estate	"	50	3,000	1,500
Hedley, James, in trust	"	25	1,500	750
Hamilton, Chester B.	"	7	420	210
Hamilton, W. A.	"	6	360	180
Hodgins, Henrietta H.	Framingham, U.S.	6	360	180
Hobson, M. Martin	Toronto	50	3,000	1,500
Hobson, Mary A.	Hamilton	10	600	300
Irving, A. S., Estate	Toronto	50	3,000	1,500
Ince, Wm., Estate	"	10	600	300
Ketchum, Carrie Ella	Gananoque	7	420	210
McKinnon, S. F., Estate	Toronto	50	3,000	1,500
Macdonald, Col. W. C.	"	50	3,000	1,500
Mackay, James D.	"	25	1,500	750
National Trust Co., Limited	"	20	1,200	600
Neitzke, Lucy M. (Mrs.)	Germany	6	360	180
Northcote, J. G.	Toronto	20	1,200	600
Ogilvie, Sarah L.	Montreal	25	1,500	750
Olmstead, Edith H.	Hamilton	10	600	300
Patterson, R. L.	Toronto	50	3,000	1,500
Rogers, E.	"	50	3,000	1,500
Roaf, Francis C.	"	10	600	300
Russill, Frank	"	50	3,000	1,500
Stayner, Harriet Rose	"	35	2,100	1,050
Stayner, Winslow S.	"	25	1,500	750
Spink, J. L., Estate	"	13	780	390
Spink, Eliza F.	"	12	720	360
Scott & Walmsley, Limited	"	50	3,000	1,500
Scott, J. G., K.C.	"	50	3,000	1,500
Scott, M. E.	"	10	600	300
Toronto General Trusts Corporation	"	20	1,200	600
Waldie, John, Estate	"	50	3,000	1,500
Wilson, W., Estate	"	50	3,000	1,500
Wood, Wm. A.	Hamilton	10	600	300
Wood, Geo. Duncan	Winnipeg	10	600	300
Wood, Samuel Casey	Toronto	7	420	210
Wood, Louis Percival	Gananoque	7	420	210
Wood, Herbert Harold	Fort Francis	7	420	210
Totals		1,455	$87,300	$43,650

HAMILTON FIRE INSURANCE COMPANY CASH MUTUAL AND STOCK.*

HEAD OFFICE, HAMILTON, ONT.

Commenced business November, 1863.

Names and addresses of the Directors and Officers for the year 1915.

Directors.

Geo. F. Webb	Hamilton, Ont.
Will W. Main	Hamilton, Ont.
James Dunlop	Hamilton, Ont.
H. N. Kittson	Hamilton, Ont.
W. J. Aitchison	Hamilton, Ont.
W. H. Ballard	Hamilton, Ont.
George H. Milne	Hamilton, Ont.
George E. Fisher	Freeman, Ont.
Russell T. Kelley,	Hamilton, Ont.
Wm. Lees, Jr.	Hamilton, Ont.

Officers:

George F. Webb, President	Hamilton, Ont.
Will W. Main, 1st Vice-President	Hamilton, Ont.
James Dunlop, 2nd Vice-President	Hamilton, Ont.
Russell T. Kelley, General Manager and Secretary	Hamilton, Ont.

Auditor:

Sinclair G. Richardson	Hamilton, Ont.

**Authorized capital stock	$300,000 00
Subscribed capital	173,900 00
Paid on calls	34,780 00
Paid in advance of calls	80 00
Unassessed premium note capital	17,297 22
Deposit at Provincial Treasury	19,762 36

STATEMENT FOR THE YEAR ENDING 31ST DECEMBER, 1914.

ASSETS.

Value of real estate, less incumbrances	$18,960 00
Amount of municipal debentures (Ontario Government deposit)	19,621 11
Amount of mortgages on real estate	15,600 00
Cash on hand at head office	4,200 98
Cash in Bank of Hamilton, Savings Department, Hamilton	84 59
Cash in Bank of Hamilton (Current account)	1,456 09
Cash in Dominion Bank, Hamilton, Savings Department	35 07

*Name changed by Order-in-Council, dated 7th May, A.D. 1912, to "Hamilton Fire Insurance Company Cash Mutual and Stock."

**Authorized capital stock was, by Order-in-Council, dated 7th May, 1912, increased from $100,000 to $300,000.

Cash in agents' hands acknowledged by them to be due and considered good		$5,710 20
Amount of premium notes in force after deducting all payments thereon and assessments levied		17,297 22
Amount of unearned part (50 per cent.) of premiums paid for re-insurance of risks on cash system in force at 31st December, 1914		6,472 87
Amount due for re-insurance on losses		211 12
Amount accrued interest		837 14
Amount of office furniture and safe, Goad's plans and stationery (not extended)	$2,818 26	
Total assets		$90,486 39
Uncalled subscribed capital stock		$139,040 00

Liabilities.

Amount of losses supposed or reported	$4,202 25
Amount of interest accrued	175 00
Amount of unearned premiums, being 50 per cent. of gross premiums on all cash system policies in force at 31st December, 1914	36,925 07
Total liabilities	$41,302 32
Paid up capital stock	$34,860 00

Receipts.

Cash balance at 31st December, 1913 (not extended)	$6,878 28	
Cash received as fixed payments due in 1914		$5,342 76
" for premiums on the cash system		72,162 40
" for interest		2,073 63
" for additional premiums		2,272 66
" agents' balances of 1913 received in 1914		5,833 94
" for re-insurance on losses		7,384 09
" adjustment expenses, returned from re-insuring Companies.		81 98
" rent.		2,040 28
" commission.		4,346 87
" calls on capital stock		150 00
" bonus on capital stock		15 00
" from investments (not extended)	$7,097 12	
Total receipts		$101,703 61

Expenditure.

Expenses of management:	
Cash paid for commissions, bonus and salary	$15,853 48
" fuel and light	137 97
" investigation and adjustment of claims	773 79
" interest.	1,282 30
" statutory assessment and license fee	118 79

"	taxes (Government and municipal)	934 38
"	travelling expenses	516 10
"	rent	900 00
"	salaries, directors' and auditors' fees	7,881 33
"	printing, stationery and advertising	2,222 74
"	postage, telephone, telegrams and express	690 29
"	other expenses	550 98
	Total expenses of management	$31,862 15

Miscellaneous payments:

Cash paid for losses which occurred during 1914		49,258 37
"	re-insurance	10,437 03
"	rebates	10,521 65
"	dividends	2,411 80
"	office furniture and fixtures	596 05
"	Goad's plans	261 39
"	for investments (not extended) $4,553 84	
	Total expenditure	$105,348 44

Currency of Risks.

Amount covered by Policies in force 31st December, 1914.

System.	One year or less.	Three years.	Total.
Mutual	.....	$392,717 41	$392,717 41
Cash	$3,700,642 49	7,465,899 17	11,166,541 66
Totals	$3,700,642 49	$7,858,616 58	$11,559,259 07
Re-insurance.			
Cash	$702,962 12	$514,788 30	$1,217,750 42
Net risks carried by Company 31st December, 1914	$2,997,680 37	$7,343,828 28	$10,341,508 65

Movement in Risks.

System of Insurance.—Mutual.

	Number.	Amount.
Policies in force 31st December, 1913	287	$379,228 11
Policies new and renewed during 1914	305	405,500 00
Gross number during 1914	592	$784,728 11
Less expired and cancelled in 1914	286	392,010 70
Net risks in force on mutual system, 31st December, 1914	306	$392,717 41

Cash System.	Number.	Amount.
Policies in force 31st December, 1913	10,505	$9,927,190 39
Policies new and renewed during 1914	7,413	7,563,146 57
Gross number during 1914	17,918	$17,490,336 96
Less expired and cancelled in 1914	6,635	6,323,795 30
Net risks in force on cash system, 31st December, 1914	11,283	$11,166,541 66

BUSINESS TRANSACTED:

General Fire Insurance.

PREMIUM NOTES

On Policies in force 31st December, 1914.

	Three-year risks.
Amount of face of all premium notes held by Company, and legally liable to assessment	$27,444 78
Amount of premium notes, after deducting all payments thereon and assessments levied	17,297 22
Amount of premium notes received during the year 1914	26,882 60
Payment of premium notes of 1914, including all sums credited on said premium notes:	
Paid up to 31st December, 1914	2,356 44

CALLS ON CAPITAL STOCK.

Number of Calls made, 5. Respective dates, 10th January, 1906; 10th February, 1906 and 10th March, 1906. Rate, 10 per cent, 5 per cent and 5 per cent; also, subsequently 10 per cent. and 10 per cent. at 3 and 6 months from date subscription, respectively.

LIST OF SHAREHOLDERS.

Name.	Address.	No. of Shares.	Amount subscribed.	Amount paid on Calls.
			$	$
Arnold, Nicholas	Hamilton, Ont.	2	200	40
Almas, C. H.	"	2	200	40
Ante, Gustave	"	2	200	40
Armstrong, J. J	"	2	200	40
Aitchison, W. J.	"	50	5,000	1,000
Ballard, W. H.	"	25	2,500	500
Barr, R. A.	"	25	2,500	500
Bremner, Chas.	"	1	100	20
Beattie, James	"	5	500	100
Bell, Arthur	"	2	200	40
Ballard, George W.	"	2	200	40
Brown, David	"	6	600	120
Campbell, R. A.	"	10	1,000	200
Clark, Miss Frank Eva	"	5	500	100
Chadwick, Frederick	"	3	300	60
Carroll, William	"	11	1,100	220
Cheyne, James	"	4	400	80
Carlson, C. G.	"	2	200	40
Carmichael, D. L.	"	5	500	100
Cummer, John H.	"	10	1,000	200
Cooper, J. C.	Chedoke P.O.	2	200	40
Case, Albert E.	Hamilton, Ont.	10	1,000	200
Cook, Joseph	"	1	100	20
Cohen, M.	"	4	400	80
Dunlop, James	"	74	7,400	1,480
Dow, Mrs. Elizabeth	"	20	2,000	400
Dow, William	"	20	2,000	400
Dow, Henry	"	22	2,200	440
Durance, W.	"	2	200	40
Diamond, Sarah W. I.	"	15	1,500	300
Disher, William V.	"	6	600	120
Daniels, Levi	"	1	100	20
Devenport, William	"	2	200	40
Davis, C. G.	Freeman P.O., Ont.	10	1,000	200
Daniels, William H	Hamilton, Ont.	20	2,000	400
Echlin, E. B.	"	2	200	40
Fisher, Geo. E.	Freeman P.O., Ont.	50	5,000	1,000
Fanning, Thomas	Hamilton, Ont.	10	1,000	200
Gleadow, Charles	"	3	300	60
Gillies, S.	"	10	1,000	200
Gibb, Otto W.	"	2	200	40
Gummo, H. C.	"	8	800	160
Green, Alfred	"	3	300	60
Gilmore, John	"	2	200	40
Houlden, Mrs. Mary	"	1	100	20
Hannaford Bros.	"	3	300	60
Hannaford, Charles	"	8	800	160
Hannaford, G. S. S.	"	4	400	80
Hannaford, Mrs. Mary	"	1	100	20
Hill, R. B.	"	4	400	80
Hill, George	"	1	100	20
Harding, George	"	1	100	20
Howard, Samuel	"	1	100	20
Hazell, William, Jr.	"	5	500	100

LIST OF SHAREHOLDERS.—*Continued.*

Name.	Address.	No. of Shares.	Amount subscribed.	Amount paid on Calls.
			$	$
Harrison, James	Hamilton, Ont.	5	500	100
Harvey, Joseph	"	2	200	120
Hogarth, E. S	"	4	400	80
Jarvis, Wm	"	6	600	120
Kault, Morris	"	5	500	100
Kelley, Russell T	"	53	5,300	1,060
King, S. S	"	4	400	80
Klein & Binkley	"	4	400	80
Lafferty, Dr. James	"	1	100	20
Leckenby, James C	"	1	100	20
Lomas, Joseph W	"	5	500	100
Lyne, Fred. J	"	8	800	160
LeMessurier, D	"	1	100	20
McBride, Mrs Edith B	"	1	100	20
McCutcheon, John A	"	10	1,000	200
McNeil, James	"	16	1,600	320
McKenzie, A. M	"	4	400	80
McGrath, William	"	2	200	40
Milne, G. H	"	30	3,000	600
Main, Will W	"	50	5,000	1,000
Main, James	"	6	600	120
Martin, H. A	"	1	100	20
Mulveney, William	"	10	1,000	200
Monteith, George R	"	2	200	40
Mack, John	"	5	500	100
Marshall, James	"	12	1,200	240
Morris, Joseph	"	4	400	80
New, Henry	"	30	3,000	600
Oliver, C	"	1	100	20
Patterson, J. L	Chedoke, Ont.	10	1,000	200
Plant, Charles	Hamilton, Ont.	1	100	20
Penfold, Jos	"	1	100	20
Philp, C	"	2	200	40
Poag, J	"	10	1,000	200
Powis, Mrs. Elizabeth	"	4	400	80
Perry, C. B	"	12	1,200	240
Robertson Bros	"	2	200	40
Ross, James W	"	2	200	40
Richardson, Geo. H	"	1	100	20
Reynolds, R. E	"	1	100	20
Roussel, Thos. J	"	4	400	80
Robbins, O. W	"	9	900	180
Robbins, Chas	"	4	400	80
Rastrick, E. L	"	2	200	40
Rennie, Miss H. H	"	10	1,000	200
Smith, Clara E	"	5	500	100
Smith, Jas. F	"	10	1,000	200
Spicer, Henry E.	"	2	200	40
Spera, R. B	"	2	200	40
Smye, William, Jr	"	2	200	40
Soper, Robert	"	4	400	80
Shuart, John F	"	1	100	20
Stevens, William A	"	2	200	40
Siderski, H	"	10	1,000	200
Thomson, Alex	"	1	100	20
Taylor, Fred	"	23	2,300	460
TenEyck, A. B	"	5	500	100
Truscott, John T	"	1	100	20
Truscott, Mrs. Catharine	"	2	200	40
Tufford, L. A	"	4	400	80

LIST OF SHAREHOLDERS.—*Concluded.*

Name.	Address.	No. of Shares.	Amount subscribed.	Amount paid on Calls.
			$	$
Taylor, Henry	Hamilton, Ont.	2	200	40
Tyrrell, J. W.	"	10	1,000	200
Turnbull, Jas.	"	10	1,000	200
Venattor, William L.	"	2	200	40
Venattor, Jacob	"	2	200	40
Webb, George F	"	740	74,000	14,800
Webb, Thomas	"	5	500	100
West C.	"	10	1,000	200
Walker, F. H.	"	1	100	20
Williams, J. M.	"	3	300	60
Woodhall, A. W.	"	8	800	160
Woodhall, William	"	1	100	20
Weatherill, Geo. L.	Chedoke, P.O.	1	100	20
Wilson, John	Hamilton, Ont.	10	1,000	200
Totals		1,739	173,900	34,860

HAND-IN-HAND INSURANCE COMPANY, MUTUAL AND STOCK.

HEAD OFFICE, TORONTO, ONT.

Commenced business 1st July, 1873.

Names and addresses of the Directors and Officers for the year 1915.

Directors:

Jno. D. Chipman ..... Toronto, Ont.
Jos. Walmsley ..... Toronto, Ont.
Thos. Flynn ..... Toronto, Ont.
J. G. Scott, K.C. ..... Toronto, Ont.
Hugh Blain ..... Toronto, Ont.
G. L. Smith ..... Toronto, Ont.

Officers:

J. D. Chipman, President ..... Toronto, Ont.
Jos. Walmsley, Vice-President ..... Toronto, Ont.
Walmsley and Chipman, Joint Managers ..... Toronto, Ont.
F. E. Dingle, Sec'y-treas. ..... Toronto, Ont.

Auditors:

A. C. Neff, C.A. ..... Toronto, Ont.
J. E. Hounsom ..... Toronto, Ont.

By Act 42 Vict., chap. 85, Ontario Statutes, 1879, power was granted to this Company to raise Capital Stock and do business on the Cash System.

Authorized Capital Stock	$500,000 00
Subscribed Capital stock	100,000 00
Paid up in cash	50,000 00
Stock uncalled	50,000 00
*Securities deposited in the Treasury of Ontario	20,000 00
Unassessed premium note capital	15,066 79

STATEMENT FOR THE YEAR ENDING 31ST DECEMBER, 1914.

ASSETS.

Mortgages on real estate	$45,950 00
Municipal debentures owned (Ontario Government deposit, $25,000.00)	40,540 50
Call loans on municipal debentures	41,021 86
Cash on hand	3,757 45
Cash on deposit to Company's credit in Imperial Bank, Toronto	20,258 80
Cash Canada Permanent Mortgage Corporation	5,316 67
Cash in agents' hands	6,362 37

*Since increased to $25,000.00.

Premium notes in force after deducting all payments thereon and assessments levied	$15,066 79	
Less residue of premium notes given for re-insurance	3,840 90	
		$11,225 89
Interest accrued		1,620 03
Amount of unearned part (50 per cent.) of premiums paid for re-insurance of risks on cash system in force at 31st December, 1914		13,272 27
Goad's plans (not extended)	$1,700 60	
Total		$189,325 84
Subscribed capital uncalled		$50,000 00

Liabilities.

Amount of losses adjusted	$919 78
Amount of losses supposed or reported	5,500 00
Amount of unearned premiums, being 50 per cent. of gross premiums on all Cash System policies in force at 31st December, 1914	50,985 25
Total liabilities	$57,405 03
Paid up Capital Stock	$50,000 00

Cash Receipts.

Cash balance at 31st December, 1913 (not extended)	$29,697 65	
Cash received as fixed payments of 1914		$13,347 48
" for premiums on cash system		85,106 64
" for interest		7,601 18
" for plate glass insurance		6,217 15
" agents' balances of 1913 received in 1914		3,929 52
" re-insurance on losses		15,389 74
" for re-insurance premiums		22 63
" rebate		88
" commission		3,161 57
" call loans repaid (not extended)	$15,835 53	
Total		$134,776 79

Expenditure.

Expenses of management:		
Cash paid for agents' commission		$22,023 85
" statutory assessment, license fees		116 67
" printing, stationery and advertising		1,073 68
" salaries, directors' and auditors' fees		4,643 75
" investigation and adjustment of claims		1,801 59
" postage, telegrams and express, etc.		437 12
" rent		500 00
" interest refunded		82 83
" taxes (Government and Municipal)		491 55
Total expenses of management		$31,171 04

Miscellaneous payments:		
Cash paid for fire losses which occurred during 1914		44,044 73
" losses which occurred prior to 1914		3,567 01
" plate glass losses, 1914		2,070 60
" re-insurance		30,365 54
" rebate, abatement and returned premiums		6,846 22
" investments (not extended)	$27,811 91	
" dividends		5,000 00
" subscriptions to relief fund		100 00
Total expenditure		$123,165 14

CURRENCY OF RISKS.

Amount covered by Policies in force 31st December, 1914.

System.	One year or less.	Three years.	Total.
Mutual	$1,114,874 00	.....	$1,114 874 00
Cash	6,881,550 00	$3,784,501 00	10,666,051 00
Totals	$7,996,424 00	$3,784,501 00	$11,780,925 00
Re-insurance.			
Mutual	$414,796 00	.....	$414,796 00
Cash	1,840,353 00	$530,740 00	2,371,093 00
Totals	$2,255,149 00	$530,740 00	$2,785,889 00
Net risks carried by Company 31st December, 1914	$5,741,275 00	$3,253,761 00	$8,995,036 00

MOVEMENT IN RISKS.

Fire Risks—Mutual System.

Policies in force 31st December, 1913	343	$1,111,133 00
Policies new and renewed during 1914	359	1,134,624 00
Gross number during 1914	702	$2,245,757 00
Less expired and cancelled in 1914	349	1,130,883 00
Net risks in force on mutual system 31st December, 1914	353	$1,114,874 00

Fire Risks—Cash System.

Policies in force December, 1913	5,090	$7,863,418 00
Policies new and renewed during 1914	6,060	9,573,327 00
Gross number, 1914	11,150	$17,436,745 00
Less expired and cancelled in 1914	3,667	6,770,694 00
*Net risks in force on cash system, 31st December, 1914	7,483	$10,666,051 00

*Ontario risks, $9,893,444.00.

Plate Glass Risks.

	Number.	Amount.
Policies in force 31st December, 1913	806	$73,368 18
Policies new and renewed during 1914	452	37,302 90
Gross number during 1914	1,258	$110,671 08
Less expired and cancelled in 1914	431	34,492 86
Net risks in force 31st December, 1914	827	$76,178 22

Business Transacted:

General Fire, Plate Glass and Inland Marine Insurance.

Premium Notes

On Policies in force 31st December, 1914.

	One-year risks.
Amount of face of all premium notes held by the Company, and legally liable to assessment	$30,133 58
Amount of all premium notes, after deducting all payments thereon and assessments levied	15,066 79
Amount of premium notes received during the year 1914	30,669 92
Payments on the premium notes of 1914, including all sums credited on said premium notes, viz.:	
Cash paid up to 31st December, 1914	11,534 81

B.—Re-insurance.

Amount of premium notes given by Company for re-insurance	$7,681 80
Less payments thereon	3,840 90
Residue on premium notes given for re-insurance	$3,840 90

Calls on Capital Stock.

Number of calls made, 2. Respective dates, 12th May, 1879, and 28th May, 904. Rate, 20 per cent. and 30 per cent. respectively.

LIST OF SHAREHOLDERS.

Name.	Residence.	No. of shares.	Amount subscribed.	Amount paid up in cash.
			$	$
Atkinson, D. A	Toronto	20	2,000	1,000
Blain, Hugh	"	10	1,000	500
Chipman, John D.	"	26	2,600	1,300
Davies, Wm	"	50	5,000	2,500
Dingle, F. E	"	130	13,000	6,500
Doyle, Mrs. Annie. L	New York	2	200	100
Edmand, Frank	Toronto	20	2,000	1,000
Flynn, Thos	"	50	5,000	2,500
Fortner, C. H. C	"	30	3,000	1,500
Maclennan, Hon. James	"	50	5,000	2,500
Maclennan, E. M., estate of	"	25	2,500	1,250
Northcote, I. G	"	22	2,200	1,100
National Trust Co., Ltd., in trust	"	22	2,200	1,100
Smith, Prof. Goldwin, estate	"	50	5,000	2,500
Smith, Goldwin Larratt	"	60	6,000	3,000
Smith, A. L., Ex. late C. R. Smith	London	10	1,000	500
Strathcona and Mount Royal, Lord	Montreal	50	5,000	2,500
Scott, J. G., K.C	Toronto	50	5,000	2,500
Scott, James	"	25	2,500	1,250
Scott, Robert T	"	25	2,500	1,250
Scott, R. F. and Bull, B. E., in trust for Elizabeth Bull	"	25	2,500	1,250
Scott R. F. and J., in trust for Catharine Scott	"	25	2,500	1,250
Scott & Walmsley, Limited	"	100	10,000	5,000
Smith, Rev. Lennox Ingal	Ottawa	50	5,000	2,500
Russill, Frank	Toronto	16	1,600	800
Toronto Gen. Trusts Corp., in trust	"	22	2,200	1,100
Walmsley, Jos	"	35	3,500	1,750
Total		1,000	100,000	50,000

THE METROPOLITAN FIRE INSURANCE COMPANY, CASH MUTUAL AND STOCK.

(Formerly named The Berlin Mutual Fire Insurance Company.)

HEAD OFFICE, TORONTO.

Commenced business 3rd November, 1898.

Names and addresses of the Directors and Officers for the year 1915.

Directors:

D. Hibner ..... Berlin, Ont.
David Carlyle ..... Toronto, Ont.
W. VanDusen ..... Toronto, Ont.
Judge Edward Morgan ..... Toronto, Ont.
A. M. Aletter ..... Toronto, Ont.
A. Taylor ..... Galt, Ont.
W. R. Tudhope ..... Toronto, Ont.
R. Vanstone ..... Wingham, Ont.
G. H. Orme ..... Dunnville, Ont.

Officers:

D. Hibner, President ..... Berlin, Ont.
W. R. Tudhope, Vice-President and Joint Manager ..... Toronto, Ont.
Adolph M. Aletter, Secretary and Joint Manager ..... Toronto, Ont.

Auditors:

G. M. Mullholland, C.A. ..... Toronto, Ont.
R. S. Macpherson, C.A. ..... Toronto, Ont.

Authorized capital stock	$500,000 00
Subscribed	100,000 00
Paid up	50,000 00
Unassessed premium note capital	1,116 43
Deposited in the Provincial Treasury	16,000 00

STATEMENT FOR THE YEAR ENDING 31ST DECEMBER, 1914.

ASSETS.

Cash value, bonds, debentures, securities	$15,085 84
Cash on hand at Head Office	389 17
Cash in Bank of Nova Scotia, Toronto, deposit receipts (Government deposit)	6,000 00
Cash in Bank of Nova Scotia, Toronto (current account)	1,887 68
Cash in agents' hands acknowledged by them to be due and considered good (net)	2,326 51

Amount unpaid, fixed payments for 1914		52 90
Amount of premium notes in force, after deducting all payments thereon and assessments levied		1,116 43
Amount due for re-insurance on losses		59 13
Amount unpaid of assessments which were levied during 1914		1,181 62
Unearned part (50 per cent.) of premiums paid for re-insurance of risks on cash system in force at 31st December, 1914		2,476 46
Amount of interest		314 68
Office furniture and safe (not extended)	$344 00	
Total assets		$30,890 42
Uncalled subscribed capital stock		$50,000 00

LIABILITIES.

Amount of losses adjusted	$3,460 70
Unearned premium, being 50 per cent. of gross premiums on all cash system policies in force at 31st December, 1914	21,578 01
Unpaid rebates	160 46
Re-insurance premiums unpaid	662 56
Commission on agents' balances	482 53
Total liabilities	$26,344 26
Amount of paid up capital stock	$50,000 00

RECEIPTS.

Cash balances at 31st December, 1913 (not extended)	$13,357 71	
Cash received as fixed payments of 1914		$1,457 81
" assessments on premium notes in 1914		72 00
" premiums on cash system		36,678 54
" interest		800 00
" re-insurance on fire losses		8,811 17
" adjustment expenses re-insurance claims		90 37
" recoveries bad debts		27 53
" re-insurance rebates		949 29
Total receipts		$48,886 71

EXPENDITURE.

Expenses of management:	
Cash paid for commissions or allowances to agents	$7,200 98
" investigation and adjustment of claims	484 74
" law costs	3 07
" statutory assessment and license fee	64 73
" interest	199 30
" printing, stationery and advertising	629 41
" salaries, directors' and auditors' fees	2,748 50

Cash paid for postage, telegrams and express	$360 26
" travelling expenses	245 24
" rent	750 00
" taxes (Government and Municipal)	447 96
" other expenses	5 00
Total expenses of management	$13,139 19

Miscellaneous payments:

Cash paid for losses which occurred during 1914	28,222 61
" re-insurance	4,829 84
" rebate	7,194 92
" Commission on premium note assessment	129 19
" Office furniture	344 00
" R. G. Dun & Co.	75 00
" Sundries	32 82
Total expenditure	$53,967 57

Currency of Risks.

Amount covered by Policies in force 31st December, 1914.

System.	One year or less.	Three Years.	Total.
Mutual	.....	$110,507 00	$110,507 00
Cash system	$1,525,022 00	2,589,055 00	4,114,077 00
Total at risk	$1,525,022 00	$2,699,562 00	$4,224,584 00

Re-insurance.

Re-insured mutual system	.....	$34,050 00	$34,050 00
Re-insured cash system	$286,610 00	198,832 00	485,442 00
Total re-insurance	$286,610 00	$232,882 00	$519,492 00
Net risks in force at 31st December, 1914	$1,238,412 00	$2,466,680 00	$3,705,092 00

Movement in Risks.

Mutual System.	Number.	Amount.
Policies in force 31st December, 1913	83	$107,607 00
Policies new and renewed during 1914	14	17,300 00
Gross number during 1914	97	$124,907 00
Less expired and cancelled in 1914	7	14,400 00
Net risks in force on mutual system, 31st December, 1914	90	$110,507 00

Cash System.	Number.	Amount.
Policies in force 31st December, 1913	1,781	$1,706,283 00
Policies new and renewed during 1914	3,360	3,000,836 00
Gross number during 1914	5,141	$4,707,119 00
Less expired and cancelled in 1914	642	593,042 00
Net risks in force on cash system, 31st December, 1914	4,499	$4,114,077 00

BUSINESS TRANSACTED:

General Fire Insurance.

PREMIUM NOTES

On Policies in force 31st December, 1914.

Amount of face of all premium notes held by the Company, and legally liable to assessment	$2,108 95
Amount of all premium notes, after deducting all payments thereon and assessments levied	1,181 62
Amount of premium notes received during the year 1914	982 50
Amount of cash paid up to 31st December, 1914	173 20

List of Shareholders.

Name.	Address.	No. of shares.	Amount subscribed.	Amount paid up.
			$	$
Aletter, A. M.	Toronto, Ont.	83	8,300	4,150
Bright, W. D.	Seaforth, Ont.	5	500	250
Burkholder, Jacob	Stouffville, Ont.	10	1,000	500
Carlyle, David	Toronto, Ont.	15	1,500	750
Carlyle, Isabel	"	1	100	50
Cornell, Dr. E. P.	"	10	1,000	500
Cgo, Dr. Angus	Markdale, Ont.	20	2,000	1,000
Grant, James	Chesley, Ont.	5	500	250
Henry, Samuel	Kincardine, Ont.	10	1,000	500
Hibner, D.	Berlin, Ont.	135	13,500	6,750
Livingstone, L.	"	2	200	100
McLean, Dr. P. D.	Woodbridge, Ont.	20	2,000	1,000
Nevins, Herman	Buffalo, N.Y.	20	2,000	1,000
Morgan, Edward	Toronto, Ont.	25	2,500	1,250
Orme, G. H.	Dunnville, Ont.	10	1,000	500
Penfrew, W. C.	Toronto, Ont.	15	1,500	750
Stevens, Reuben, Estate	Stouffville, Ont.	50	5,000	2,500
Taylor, Alfred	Galt, Ont.	50	5,000	2,500
Torrance, Jas.	Milverton, Ont.	20	2,000	1,000
Trueman, Elizabeth	Stouffville, Ont.	10	1,000	500
Tudhope, W. R.	Toronto, Ont.	134	13,400	6,700
Tudhope-Aletter, Limited	"	280	28,000	14,000
VanDusen, W.	"	50	5,000	2,500
VanDusen, W. E.	"	10	1,000	500
Winstone, R.	Wingham, Ont.	10	1,000	500
Totals		1,000	$100,000	$50,000

MILLERS' AND MANUFACTURERS' INSURANCE COMPANY, MUTUAL AND STOCK.

HEAD OFFICE, TORONTO, ONTARIO.

Commenced business 1st September 1885.

Names and addresses of the Directors and Officers for the Year 1915.

Directors.

Lincoln Goldie	Guelph, Ont.
Jno. Macdonald	Toronto, Ont.
C. B. Watts	Toronto, Ont.
R. O. McCulloch	Galt, Ont.
R. Northcote	Toronto, Ont.
Geo. E. Goldie	Ayr, Ont.
Geo. Pattinson	Preston, Ont.
J. D. Chipman	Toronto, Ont.
Geo. D. Forbes	Hespeler, Ont.

Officers.

Lincoln Goldie, President	Guelph, Ont.
C. B. Watts, Vice-President	Toronto, Ont.
C. H. C. Fortner, Secy.-Treas.	Toronto, Ont.

Auditors:

A. C. Neff, F.C.A.	Toronto, Ont.
J. E. Hounsom	Toronto, Ont.

Authorized capital stock	$500,000 0
Subscribed capital stock	125,000 0
Paid up in cash	25,000 0
Capital stock uncalled	100,000 0
Securities deposited at Provincial Treasury	*21,239 8
Unassessed premium note capital	37,969 2

*Since increased to $25,230.44.

STATEMENT FOR THE YEAR ENDING 31ST DECEMBER, 1914.

ASSETS.

Mortgages		$32,525 00
Call loans on municipal debentures		26,669 00
Municipal debentures owned (Government deposit, $21,239.84)		54,433 16
Cash on hand at Head Office		421 81
Cash on deposit in Royal Bank, Toronto		18,658 63
Cash on deposit in Canada Permanent Mortgage Corporation		817 46
Cash in agents' hands		3,975 61
Amount unpaid of fixed payments of 1914		436 25
Amount of premium notes in force after deducting all payments and assessments levied	$37,969 25	
Less residue of premium notes given for re-insurance	8,309 76	
		29,659 49
Amount of unearned part (50 per cent.) of premium paid for re-insurance of risks in force at 31st December		6,796 78
Interest accrued and all other assets		1,801 22
Amount due for re-insurance on losses		186 67
Office furniture and Goad's plans (not extended)	$2,392 69	
Total assets		$176,381 08
Capital stock uncalled		$100,000 00

LIABILITIES.

Unearned premiums, being 50 per cent. of gross premiums on all cash system policies in force at 31st December, 1914	$31,432 10
Due to other Insurance Companies	2,222 88
Amount of losses adjusted	145 60
Amount of losses supposed or reported	5,250 00
Total liabilities to public	$39,050 58
Paid up capital stock	$25,000 00

CASH RECEIPTS.

Cash balance 31st December, 1913 (not extended)	$12,377 55	
Cash received as fixed payments of 1914		$37,441 24
" fixed payments of prior years		1,106 45
" premium on cash system		62,731 43
" interest		6,510 46
" re-insurance on losses		14,945 35
" re-insurance rebates		3,160 66
" adjusting expenses on re-insured losses		319 33

Cash received for fire equipment		$12 65
" commission		7,970 20
" all other		17 86
" investment (not extended)	$44,261 65	
Total		$134,215 63

EXPENDITURE.

Expenses of management:		
Cash paid for commissions or allowances to agents on cash collections		$16,256 2
Cash paid for investigation and adjustment of claims		700 1
" statutory assessment, license fees		81 0
" travelling expenses		293 7
" taxes (Government and municipal)		384 2
" salaries, directors' and auditors' fees		8,696 7
" printing, stationery and advertising		551 3
" postage, telephones, telegrams and express		618 5
" rent		500 0
Total expenses of management		$28,082 1
Miscellaneous payments:		
Cash paid for losses which occurred prior to 1914		5,955 5
" losses which occurred during 1914		38,705 1
" rebate		6,045 3
" re-insurance		39,186 4
" dividends to shareholders and mutual policyholders		3,825 3
" fire equipment		10 8
" office furniture		190 8
" sundries		362 (
" investments (not extended)	$48,593 54	
Total expenditure		$122,363

CURRENCY OF RISKS.

Amount covered by Policies in force 31st December, 1914.

System.	One year or less.	Three years.	Total.
Mutual	$2,287,131 00	.....	$2,287,131
Cash	3,714,917 00	$1,147,800 00	4,862,717
Totals	$6,002,048 00	$1,147,800 00	$7,149,848

Re-insurance.

Mutual	$1,652,296 00	.....	$1,652,296
Cash	1,313,621 00	$37,808 00	1,351,429
Totals	$2,965,917 00	$37,808 00	$3,003,725
Net amount in risk, 31st December, 1914	$3,036,131 00	$1,109,992 00	$4,146,123

MOVEMENT IN RISKS.

Mutual System.	Number	Amount.
Policies in force 31st December, 1913	331	$2,662,577 00
Policies new and renewed during 1914	433	2,835,128 00
Gross number during 1914	764	$5,497,705 00
Less expired and cancelled in 1914	465	3,210,574 00
Net risks in force on mutual system, 31st December, 1914	299	$2,287,131 00

Cash System.	Number.	Amount.
Policies in force 31st December, 1913	1,442	$3,498,604 00
Policies taken during 1914 on cash system	2,979	6,510,857 00
Gross number and amount during 1914	4,421	$10,009,461 00
Less expired and cancelled in 1914	2,062	5,146,744 00
Net risks in force on cash system, 31st December, 1914	* 2,359	$4,862,717 00

BUSINESS TRANSACTED:

General Fire Insurance.

PREMIUM NOTES

On Policies in force 31st December, 1914.

	One-year risks.
Amount of face of all premium notes held by the Company, and legally liable to assessment	$75,938 50
Amount of all premium notes, after deducting all payments thereon and assessments levied	37,969 25
Amount of premium notes received during the year 1914	78,017 50
Payments on the premium notes of 1914, including all sums credited on said premium notes:	
Cash paid up to 31st December, 1914	37,441 24

B.—Re-insurance.

Amount of premium notes given by Company for re-insurance	$17,602 82
Less payment made thereon and cancellation	9,293 06
Residue of premium notes given for re-insurance	$8,309 76

* In Ontario, $4,067,051.

Calls on Capital Stock.

Number of calls made, 2. Respective dates, 1st September, 1885, and 1st June, 1891. Rates, 10 per cent. and 10 per cent.

List of Shareholders.

Name.	Address.	No. of Shares.	Amount of Stock held.	Amount paid, being 20 per cent. of amount of shares held 31st December, 1914.
			$	$
Baird, A. H.	Paris	10	1,000	200
Barber, John R	Georgetown	20	2,000	400
Chipman, John D.	Toronto	25	2,500	500
Dingle, F. E.	Toronto	60	6,000	1,200
Dryden, Mrs. Jennie	Guelph	50	5,000	1,000
Elliott, W. R., Estate	Toronto	10	1,000	200
Forbes, Geo. D.	Hespeler	10	1,000	200
Fortner, C. H. C.	Toronto	23	2,300	460
Gillies, George	Toronto	25	2,500	500
Goldie, D., Estate	Ayr	20	2,000	400
Goldie, G. E.	Ayr	25	2,500	500
Goldie, Jno.	Guelph	30	3,000	600
Goldie, Jas O.	Guelph	20	2,000	400
Goldie, Lincoln	Guelph	50	5,000	1,000
Goldie & McCulloch Co., Limited	Galt	60	6,000	1,200
Hall's, Limited	Brockville	20	2,000	400
Hillborn, A. W.	Berlin	10	1,000	200
Innes, W. P.	Simcoe	30	3,000	600
Karn, Morris Piano & Organ Co., Ltd	Woodstock	20	2,000	400
King Bros.	Whitby	15	1,500	300
Lambert, Annie F.	Toronto	10	1,000	200
McLaughlin, M.	Toronto	25	2,500	500
MacDonald, John	Toronto	10	1,000	200
McNally, E. C.	Blair	10	1,000	200
Neilson, R.	Montreal	25	2,500	500
Noble, Robert, Estate	Norval	30	3,000	600
Noxon Co., Limited	Ingersoll	30	3,000	600
Northcote, R.	Toronto	10	1,000	200
Northcote, Mrs. J. G.	Toronto	16	1,600	320
O'Neil, Thomas	Paris	5	500	100
Pattinson, George	Preston	50	5,000	1,000
Pemberton, Mrs. G. A.	Toronto	16	1,600	320
Riordon, Chas	Montreal	50	5,000	1,000
Stewart, Robert	Guelph	10	1,000	200
Smith, R. H., Estate	St. Catharines	10	1,000	200
Spink, J. L., estate	Toronto	30	3,000	600
Spink, Mrs. Eliza	Toronto	30	3,000	600
Scott & Walmsley, Ltd	Toronto	50	5.000	1,000
Sutton, Wm	Simcoe	10	1,000	200
Seagram, Jos. E	Waterloo	30	3,000	600
Taylor & Bates	St. Catharines	10	1,000	200
Toronto General Trusts Co		15	1,500	300
Whitelaw, Chas	Paris	10	1,000	200
Whitelaw, R.	Woodstock	10	1,000	200
Wilson, Wm., Estate	Toronto	50	5,000	1,000
Walmsey, Joseph	Toronto	25	2,500	500
Watts, Alfred	Brantford	25	1,500	500
Watts, Charles B.	Toronto	90	9,000	1,800
Watts, Charles B., in trust	Toronto	25	2,500	500
Totals		1,250	$125,000	$25,000

MONARCH FIRE INSURANCE COMPANY, CASH MUTUAL AND STOCK.

HEAD OFFICE, TORONTO.

Commenced business June 1st, 1903.

Names and addresses of the Directors and Officers for the year 1915.

Directors:

W. R. Tudhope	Toronto, Ont.
Hon. Thos. Crawford	Toronto, Ont.
D. Hibner	Berlin, Ont.
Judge Ed. Morgan	Toronto, Ont.
C. W. Belton	Kingston, Ont.
Alfred Taylor	Galt, Ont.
Wm. Kennedy	London, Ont.
W. Vandusen	Toronto, Ont.
T. E. Robson	London, Ont.
John E. Thorne	London, Ont.
C. J. Adams	London, Ont.
A. M. Aletter	Toronto, Ont.

Officers:

W. R. Tudhope, President	Toronto, Ont.
T. E. Robson, Vice-President	London, Ont.
A. M. Aletter, Secretary-Treasurer	Toronto, Ont.

Auditors:

A. E. Ferté	London, Ont.
J. F. Kern	London, Ont.

Authorized capital stock	$500,000 00
Subscribed capital stock	83,200 00
Called up capital stock	41,600 00
Paid up calls	37,082 50
Paid up in advance of calls	250 00
Unpaid on calls	4,517 50
Unassessed premium note capital	10,065 17
Securities deposited at Provincial Treasury	21,000 00

*A Special Act of the Legislature of Ontario (10 Edw. VII., c. 158, 19th March, 1910) enacts that one-half of the paid up capital stock of this Company shall be written off; but that the excess of the amount written off over the actual impairment of capital stock shall be placed in the reserve fund to the credit of the Company.

NOTE.—The Head Office during the year 1914 was moved from London to Toronto.

STATEMENT FOR THE YEAR ENDING 31ST DECEMBER, 1914.

ASSETS.

Amount of debentures (Ontario Government deposit)		$21,000 00
Amount of actual cash at head office		882 04
Amount in Bank of Nova Scotia, Toronto		4,912 00
Amount of cash in agents' hands		3,179 89
Amount of notes or bills less than one year overdue		4,097 80
Amount of notes or bills one year or more overdue (not extended)	$20 00	
Amount of premium notes after deducting all payments thereon and assessments levied		10,065 17
Amount of unearned part (50 per cent.) of premiums paid for re-insurance of risks on the cash system in force 31st December, 1914		5,051 17
Amount due company for re-insurance on losses		500 93
Amount of called but unpaid capital stock		4,517 50
Amount due from other companies		71 11
Amount of office furniture, etc. (not extended)	$2,625 66	
Total assets		$54,277 61
Subscribed capital stock uncalled (less paid in advance of call)		$41,350 00

LIABILITIES.

Unearned preimums, being 50 per cent. of gross premiums on all cash system policies in force at 31st December, 1914	$27,604 85
Amount due for re-insurance premiums	797 25
Amount due to sundry agents, commissions, cancellations, etc.	1,709 48
Amount of losses supposed or reported	2,187 33
Amount due auditors	112 50
Total liabilities	$32,411 41
Paid up on capital stock (including $250.00 paid in advance of calls; and $4,517.50 unpaid on calls at 31st December, 1914)	$41,850 00
Reserve Fund (10 Edw. VII., c. 158)	$14,778 90

RECEIPTS.

Cash balance at 31st December, 1913	$8,624 73	
Cash received for transfer fees		$17 25
" fixed payments due in 1914		3,636 87
" fixed payments in prior years		218 84
" premiums on cash system		37,912 99
" interest. . .		1,720 31
" borrowed money		1,700 00
" re-insurance on losses		10,392 03
" calls on capital stock		14,145 00
" office furniture sold		170 90
" realization of investment (not extended)	$4,000 00	
Total receipts		$69,914 19

EXPENDITURE.

Expenses of management:

Cash paid for agents' commission and bonus	$8,001 12
" law costs	266 30
" investigation and adjustment of claims	718 10
" interest	210 70
" statutory assessment and license fees	110 97
" travelling expenses	322 05
" taxes (Government and Municipal)	578 21
" rent	450 00
" salaries, directors' and auditors' fees	5,255 97
" printing, stationery and advertising	1,009 12
" postage, telephone, telegrams and express	329 09
" light	1 17
" janitor	40 00
" office expenses	68 75
" mercantile agency	50 00
" all other expenses	82 60
Total expenses of management	$17,494 15

Miscellaneous payments:

Cash paid for losses which occurred prior to 1914	1,903 11
" losses which occurred during 1914	39,101 15
" re-insurance	8,414 41
" rebates and return premiums	7,871 36
" re-payment of loan	1,700 00
" all other expenses	260 70
Total expenditure	$76,744 88

CURRENCY OF RISKS.

Amount covered by Policies in force 31st December, 1914.

System.	One year or less.	Three years.	Total.
Mutual	.....	$587,754 11	$587,754 11
Cash	$1,443,224 12	5,994,044 29	7,437,268 41
Totals	$1,443,224 12	$6,581,798 40	$8,025,022 52
Re-insurance.			
Cash	$574,071 69	$615,608 13	$1,189,679 82
Net risks carried by Company, 31st December, 1914	$869,152 43	$5,966,190 27	$6,835,342 70

MOVEMENT IN RISKS.

System of Insurance.

Mutual System.	Number.	Amount.
Policies in force 31st December, 1913	415	$786,456 11
Policies new and renewed during 1914	55	99,870 00
Gross number during 1914	470	$886,326 11
Less expired and cancelled in 1914	161	298,572 00
Net risks in force on mutual system, 31st December, 1914	309	$587,754 11

Cash System.	Number.	Amount.
Policies in force 31st December, 1913	9,479	$8,660,638 95
Policies new and renewed during 1914	1,962	1,792,796 84
Gross number during 1914	11,441	$10,453,435 79
Less expired and cancelled in 1914	3,739	3,016,167 38
Net risks in force on cash system, 31st December, 1914	7,702	7,437,268 41

BUSINESS TRANSACTED:

General Fire Insurance.

PREMIUM NOTES

On Policies in force 31st December, 1914.

	Three-year risks.
Amount of face of all premium notes held by the Company and legally liable to assessment	$18,678 63
Amount of premium notes, after deducting all payments thereon and assessments levied	10,065 17
Amount of premium notes received during the year 1914	3,995 19

CALLS ON CAPITAL STOCK.

Number of calls, three. Respective dates: At date of subscription, 15th November, 1908, and December 1st, 1912, of 10 per cent. respectively; July 24th, 1914, 20 per cent.

LIST OF SHAREHOLDERS.

Name.	Address.	No. of shares.	Amount held.	Amount paid.
			$	$
Adams, C. J.	London	60	3,000	1,500
Aikenhead, Albert	London	10	500	250
Aletter, A. M.	Toronto	20	1,000	500
Alton, Ellen	Lucknow	10	500	250
Belton, C. W.	Kingston	10	500	150
Bock, H. P.	London	10	500	150
Bryan, Thomas	London	95	4,750	2,375
Black, Mac. M.	Springfield	1	50	25
Baker, Thomas	London	20	1,000	350
Bucknell, B. A.	Ingersoll	10	500	250
Bryan, J. H.	Chicago	25	1,250	250
Bentley, Chas. L.	Tillsonburg	3	150	75
Brown, Mrs. A. G.	Grand View	5	250	75
Cooney, John, Estate	Brampton	1	50	25
Chapman, Charles B.	London	5	250	125
Cody, Benjamin	Ingersoll	10	500	250
Crawford, Hon. Thos.	Toronto	20	1,000	500
Crofts, W. T.	Dawn Mills	1	50	25
Corbett, E. C.	Verschoyle	2	100	50
Conn, Thomas	St. Mary's	3	150	75
Currie, Agnes	Sarnia	7	350	175
Dyer, John J.	London	15	750	375
Dawson, D. W.	London	15	750	375
Dupee, Reuben	Sarnia	10	500	250
Dewar, A. A.	Petrolea	20	1,000	400
Donald, George	Petrolea	10	500	250
Dupee, Reuben, in trust for R. Delmar	Copleston	5	250	125
Downing, John	Beachville	10	500	250
Evans, David and F. L. E.	Strathroy	10	500	250
Escott, T. G. H.	London	5	250	25
Ferte, A. E.	London	10	500	50
Fusse, George	Kintore	10	500	250
Gorman, Wm.	London	10	500	250
Hannah, D. C.	London	10	500	100
Hole, B. V.	Calgary	60	3,000	600
Hyndman, H. K.	Exeter	8	400	200
Houghton, Tom	Sarnia	1	50	25
Hunt, C. B.	London	2	100	50
Hunt, F. C.	London	2	100	50
Heal, C. P.	London	5	250	50
Hunter, Bryce B.	Toronto	10	500	250
Hartley, David	Kelowna, B.C.	10	500	125
Honsberger, Jacob	Mabee	6	300	150
Honsberger, Pauline	Mabee	6	300	150
Hookaway, Nettie S.	Science Hill	5	250	100
Heughan, Susan	London	50	2,500	750
Hibner, D.	Berlin	20	1,000	500
Jones, H. J.	London	3	150	75
Jeffery, W. H.	Dereham Centre	20	1,000	500
Kennedy, Wm.	London	50	2,500	1,250
Kirkpatrick, Russell T.	Petrolea	20	1,000	500
Kirkpatrick, R. T., in trust for Gertrude E.	Petrolea	7	350	175
Kern, J. F.	London	4	200	100
Lawrence, Mary A.	Watford	40	2,000	1,000
Levitt, Elizabeth	Forest	2	100	50
Lainchbury, Albert	Dereham Centre	10	500	250

LIST OF SHAREHOLDERS.—*Continued.*

Name.	Address.	No. of shares.	Amount held.	Amount paid.
			$	$ c.
Leach, Lorenzo	Eden	20	1,000	500 00
Macbeth, Herbert	Toronto	1	50	25 00
Morgan, John, Estate	Kerrwood	10	500	250 00
McCully, Maggie F.	London	8	400	40 00
McBride, H. C.	London	52	2,600	520 00
McLachlan, J. B.	Toronto	2	100	50 00
McMahen, A. T., Estate of	London	5	250	125 00
McDougall, Amelia A.	Copleston	6	300	37 50
McLachlan, Margaret	Watford	20	1,000	500 00
McMillan, John	Sykston	40	2,000	1,000 00
McWhirter, Julia R.	Beachville	5	250	125 00
MacCallum, E. C. D.	Kingston	5	250	125 00
Marshall, H. A.	Tillsonburg	2	100	50 00
Minshall, Henry	Brownsville	3	150	75 00
McAsh, T. J.	Varna	3	150	75 00
MacKay, W. M.	Courtland	1	50	25 00
Marshall, Geo. W.	Straffordville	3	150	75 00
Mennie, Alex.	Vancouver, B.C.	5	250	125 00
Morgan, Judge E.	Toronto	20	1,000	500 00
Nicholls, Chas. W.	London	20	1,500	500 00
Oliver, Frederick	London	4	200	30 00
Pocock, Philip	London	1	50	15 00
Puddicombe, R. W.	London	10	500	250 00
Paynter, John	Dorchester	20	1,000	500 00
Paul, J. D.	Mandamin	10	500	250 00
Paynter, W. J.	London	1	50	25 00
Petty, Geo., Estate	Hensall	2	100	50 00
Robinson, Alf.	London	1	50	15 00
Robson, William W.	Vernon, B.C.	4	200	60 00
Robson, T. E.	London	70	3,500	1,750 00
Ramsay, Henry	Wanstead	10	500	250 00
Scarrow, Wm.	London	1	50	25 00
Schneider, Adam	Mitchell	2	100	50 00
Stone, S. Geo.	Sault Ste. Marie	10	500	50 00
Sutherland, W. A.	Ingersoll	3	150	75 00
Smith, John R.	Wyoming	10	500	250 00
Sandham, T. A.	Tillsonburg	6	300	150 00
Sandham, Della May	Tillsonburg	6	300	150 00
Sandham, A. O.	Tillsonburg	2	100	50 00
Stutt, Richard	Forest	2	100	50 00
Swanson, Janet	St. Mary's	2	100	40 00
Taylor, Wm.	London	20	1,000	500 00
Taylor, Alfred	Galt	20	1,000	500 00
Tanton, A. E.	London	5	250	125 00
Thorne, John E.	London	50	2,500	1,250 00
Tierney, Jas. B.	Blyth	10	500	250 00
Thornton, Edwin	Ingersoll	7	350	175 00
Tambling, Geo.	London	10	500	250 00
Thomas, Mrs. Wm.	St. Mary's	2	100	30 00
Tudhope, W. R.	Toronto	20	1,000	500 00
Tudhope-Aletter, Limited	Toronto	256	12,800	6,400 00
White, John	Watford	1	50	25 00
White, James	Woodstock	10	500	250 00
Walsh, Lawrence A.	Winnipeg	10	500	125 00
White, Wm. T.	Petrolea	10	500	250 00
Wallace, Henry	South Middleton	5	250	125 00
Whitley, Alice S.	Gorrie	5	250	125 00

LIST OF SHAREHOLDERS.—*Concluded.*

Name.	Address.	No. of shares.	Amount held.	Amount paid.
			$	$ c.
White, D. W.	Courtland	2	100	25 00
Webster, Geo. B.	St. Mary's	2	100	50 00
Webster, Catharine A.	"	1	50	25 00
White, Joseph	"	1	50	20 00
Totals		1,664	$83,200	$37,082 50

Paid in advance of calls $250.00

THE WELLINGTON MUTUAL FIRE INSURANCE COMPANY.

HEAD OFFICE, GUELPH.

Commenced business September, 1840.

Names and addresses of the Directors and Officers for the year 1915.

Directors:

Geo. Sleeman	Guelph, Ont.
Roswald Goldie	Guelph, Ont.
John Kennedy	Guelph, Ont.
H. Murton	Guelph, Ont.
G. B. Ryan	Guelph, Ont.
J. R. Wissler	Salem, Ont.
H. P. Moore	Acton, Ont.
Frederick Clare	Preston, Ont.
John Davidson	Guelph, Ont.

Officers:

Geo. Sleeman, President	Guelph, Ont.
H. Murton, Vice-President	Guelph, Ont.
John Davidson, Secretary-Treasurer	Guelph, Ont.

Auditors:

A. C. Neff & Co.	Toronto, Ont.
T. J. Moore	Guelph, Ont.

STATEMENT FOR THE YEAR ENDING 31ST DECEMBER, 1914.

Authorized capital stock	$150,000 00
Subscribed capital stock	124,500 00
Paid up capital stock	42,450 00
Unassessed premium note capital	24,908 72
Deposited in the Provincial Treasury	20,000 00

ASSETS.

Debentures ($20,000.00 Ontario Government deposit)		$50,000 00
Cash on hand at head office		298 62
Cash in Royal Bank, Guelph		13,209 39
Cash in agents' hand, acknowledged by them to be due and considered good		1,467 35
Amount unpaid on fixed payments of 1914		130 65
" of premium notes in force after deducting all payments thereon assessments levied		24,908 72
" unearned part (50 per cent.) of premiums paid for re-insurance of risks in force at 31st December, 1914		950 01
" of accrued interest		208 35
" office furniture, Goad's plans, etc. (not extended) ..	$2,750 00	
Total assets		$91,173 09
Subscribed capital stock uncalled		$80,925 00

Liabilities.

Amount of losses supposed or reported	$5,198 33
Amount of unearned premiums, being 50 per cent. of gross premiums on all cash system policies in force at 31st December, 1914	33,882 38
Liabilities to the public	$39,080 71
Paid up capital stock	$42,450 00

Receipts.

Cash balance at 31st December, 1913 (not extended)	$13,062 89	
Cash received for fixed payments of 1914		$7,953 17
" fixed payments of prior years		114 65
" interest		2,400 11
" premiums on cash system		49,335 93
" agents' balances, 1913, received in 1914		1,757 35
" re-insurance on losses		2,658 40
" extra premiums and fees		320 57
" from investments (not extended)	$10,000 00	
Total receipts		$64,540 18

Expenditures.

Expenses of management:	
Amount paid for commission or bonus to agents	$10,891 62
" law costs	50 57
" fuel and light	71 55
" investigation or adjustment of claims	565 39
" statutory assessment and license fees	88 84
" printing, stationery and advertising	726 59
" rent	300 00
" taxes (Government and Municipal)	594 40
" salaries, directors' and auditors' fees	5,780 34
" travelling expenses	240 00
" postage, telegrams and express	614 63
" premiums on agents' bonds	157 50
" insurance on office furniture	27 00
" mercantile agency	50 00
" other expense (filing fee)	5 00
Total expenses of management	$20,163 43
Miscellaneous payments:	
Cash paid for losses which occurred during 1914	45,294 81
" re-insurance	1,900 02
" rebate	3,514 55
" office furniture and insurance plans	250 75
" dividends	2,971 50
Total expenditure	$74,095 06

CURRENCY OF RISKS.

Amount covered by Policies in force 31st December, 1914.

System.	One year or less.	Three years.	Total.
Mutual	.....	$650,962	$650,962 00
Cash	$2,738,600	4,107,287	6,845,887 00
Total re-insurance	$2,738,600	$4,758,249	$7,496,849 00
Re-insurance.			
On mutual system	.....	$54,495	$54,495 00
On cash system	$86,400	33,850	120,250 00
Total re-insurance	$86,400	$88,345	$174,745 00
Net risks at 31st December, 1914	$2,652,200	$4,669,904	$7,322 104 00

MOVEMENT IN RISKS.

Mutual System.	Number.	Amount.
Policies in force 31st December, 1913	537	$687,136 00
Policies new and renewed during 1914	180	246,392 00
Gross number during 1914	717	$933,528 00
Less expired and cancelled in 1914	217	282,566 00
Net risks in force on mutual system 31st December, 1914	500	$650,962 00

Cash System.	Number.	Amount.
Policies in force 31st December, 1913	5,920	$6,327,814 00
Policies new and renewed during 1914	2,579	2,912,674 00
Gross number during 1914	8,499	$9,240,488 00
Less expired and cancelled in 1914	2,184	2,394,601 00
Net risks in force on cash system 31st December, 1914*	6,315	$6,845,887 00

BUSINESS TRANSACTED BY COMPANY:

General Fire Insurance.

PREMIUM NOTES

On Policies in force 31st December, 1914.

	Three-year risks.
Amount of face of all premium notes held by the Company, and legally liable to assessment	$40,879 92
Amount of all premium notes, after deducting all payments theron and assessments levied	24,908 72
Amount of premium notes received during the year 1914	15,288 25
Payments on premium notes of 1914, including all sums credited on said premium notes:	
Cash paid up to 31st December, 1914	2,984 54

*Ontario risks.

LIST OF SHAREHOLDERS AS AT 31ST DECEMBER, 1914.

Name.	Address.	No. of shares subscribed	Amount subscribed.	Amount paid up.
			$	$
Alexander, A. W	Guelph	5	500	175
Burr, Emma C	Guelph	30	3,000	1,050
Burr, Myron W	Guelph	25	2,500	875
Bruce, Geo. R., Estate of	Guelph	5	500	50
Brown, Anson J	Athens	5	500	175
Clare, Geo. A., Hon	Preston	10	1,000	350
Coutts, R. D	Georgetown	5	500	175
Davidson, J. A., Estate of	Guelph	25	2,500	875
Dodds, Robert	Guelph	10	1,000	350
Dryden, J. R., Estate of	Guelph	30	3,000	1,050
Davidson, John	Guelph	45	4,500	1,575
Forbes, Geo. D	Hespeler	70	7,000	2,450
Fitton, Thomas	Exeter	15	1,500	525
Farmer, Richard	Exeter	20	2,000	700
Ferrier, Annie	Toronto	9	900	315
Gregory, Thomas, Estate of	Exeter	25	2,500	875
Greenway, Emily	Crescent Valley	20	2,000	700
Gowdy, Thomas, Estate of	Guelph	10	1,000	350
Goldie, James, Estate of	Guelph	20	2,000	700
Gummer, H	Guelph	10	1,000	350
Guthrie, Donald	Guelph	10	1,000	350
Hutton, James	Forest	50	5,000	1,750
Henderson, Jas. S., Rev	Kerrisdale, B.C	40	4,000	1,400
Hobson, John, Estate of	Guelph	20	2,000	700
Hutton, W. F	St. Mary's	40	4,000	1,400
Hicks, Mary J	Calgary	20	2,000	700
Jones, A. F. H., Estate of	Guelph	5	500	175
Kennedy, John	Guelph	30	3,000	1,050
Kelso, J. J	Guelph	5	500	175
Lester, Thomas	Hamilton	10	1,000	350
Moore, H. P	Acton	10	1,000	350
Murton, H	Guelph	20	2,000	700
Melross, J., Estate	Galt	10	1,000	100
Mitton, J. H., Estate	Lower Melbourne, Que.	30	3,000	300
McGrail, J. A	Hastings	50	5,000	1,750
McElderry, Rose	Guelph	10	1,000	350
McKay, M. S	Galt	10	1,000	350
McKeown, Christina, Mrs	Orangeville	8	800	280
MacDonald, Alice	Guelph	9	900	315
McIntosh, Jas. I	Guelph	9	900	315
National Trust Co., Ltd., in trust for Mrs. G. A. Pemberton		3	300	105
Nightingale, Jas	Brantford	10	1,000	350
Northcote, Mrs. Isabella G	Toronto	4	400	140
Presant, E. J	Guelph	10	1,000	350
Putnam, G. A	Toronto	10	1,000	350
Randall, Mrs. Caroline, Estate	Berlin	10	1,000	350
Rumsey, Margaret A. A	St. Mary's	30	3,000	1,050
Ryan, G. B	Guelph	90	9,000	3,150
Russell, James	Fergus	10	1,000	350
Sleeman, George	Guelph	25	2,500	875
Samwell, George, Estate of	Exeter	50	5,000	1,750
Stanley, N. M	Brantford	20	2,000	700
Smith, D'Alton A., Dr	Mitchell	50	5,000	1,750
Tom, John Elgin	Goderich	50	5,000	1,750
Toronto General Trusts Corporation in trust for Mrs. I. Harriet Bacque	Toronto	3	300	105
Vivian, William	Tillsonburg	10	1,000	350
Webster, Louisa	Brantford	10	1,000	350
Wissler, J. R	Salem	60	6,000	2,100
Totals		1,245	$124,500	$42,450

RECAPITULATION

OF

Assets, Liabilities, Income and Expenditure of all Cash Mutual Fire Insurance Companies having Joint Stock Capital.

[B103]

B.—CASH MUTUAL FIRE INSURANCE COMPANIES HAVING JOINT STOCK CAPITAL.

ASSETS FOR THE YEAR ENDING 31ST DECEMBER, 1914.

Name of Company.	Value of real estate, less encumbrance.	Mortgages, bonds and debentures or other securities.	Loans on debentures.	Interest due and accrued.	Cash at head office and bank balances.*	Agents' balances.	Fixed payment of 1914, unpaid.	Unassessed premium notes.	Re-insurance on losses.	Bills Receivable, short date notes or due bills.	Unearned part (50%) of premiums paid for re-insurance of risks in force at 31st December, 1914.	Calls on capital stock unpaid.	All other assets.	Total.	Goad's plans, office furniture, etc. (Not extended.)	Subscribed capital stock uncalled.
	$ c.	$ c.	$ c.	$ c.	$ c.	$ c.	$ c.	$ c.	$ c.	$ c.	$ c.	$ c.	$ c.	$ c.	$ c.	$ c.
Fire Insurance Exchange	.....	16,217 67	37,009 00	309 96	*38,442 15	4,070 49	.....	8,287 10	.....	.....	3,370 15	.....	.....	107,706 52	1,677 74	43,650 00
Hamilton	18,960 00	35,221 11	.....	767 14	5,776 73	5,710 20	.....	17,297 22	211 12	.....	6,472 87	.....	70 00	90,486 39	2,818 26	139,040 00
Hand-in-Hand	.....	86,490 50	41,021 86	1,620 03	29,332 92	6,362 37	.....	11,225 89	.....	.....	13,272 27	.....	.....	189,325 84	1,700 60	50,000 00
Metropolitan	.....	15,085 84	.....	314 68	8,276 85	2,326 51	52 90	1,116 43	59 13	.....	2,476 46	.....	1,181 62	30,890 42	344 00	50,000 00
Millers' and Manufacturers'	.....	86,958 16	26,669 00	1,526 46	19,897 90	3,975 61	436 25	29,659 49	186 67	.....	6,796 78	.....	274 76	176,381 08	2,392 69	100,000 00
Monarch	.....	21,000 00	.....	.....	5,794 04	3,179 89	.....	10,065 17	500 93	4,097 80	5,051 17	4,517 50	71 11	54,277 61	2,625 66	41,350 00
Wellington	.....	50,000 00	.....	208 35	13,508 01	1,467 35	130 65	24,908 72	.....	.....	950 01	.....	.....	91,173 09	2,750 00	80,925 00
Totals	18,960 00	310,973 28	104,699 86	4,746 62	121,028 60	27,092 42	619 80	102 560 02	957 85	4,097 80	38,389 71	4,517 50	1,597 49	740,240 95	14,308 95	504,965 00

The Government deposits at date of publication are as follows: Fire Insurance Exchange, $17,000; Hamilton, $19,762.36; Hand-in-Hand, $25,000; Metropolitan, $16,000; Millers' and Manufacturers' $25,230.44; Monarch, $21,000; Wellington, $20,000.00.

* Including Deposit Receipts deposited with Government: (1) $10,000.

B.—CASH MUTUAL FIRE INSURANCE COMPANIES, HAVING JOINT STOCK CAPITAL.

LIABILITIES FOR THE YEAR ENDING 31ST DECEMBER, 1914.

Name of Company.	Losses unpaid at 31st December, 1914, though subsequently discharged.	Unearned premiums on cash system risks, calculated at 50 per cent. of gross premiums.	Commission and bonus.	Re-insurance.	Rebates and return premiums unpaid.	Due to other Companies and persons.	All other liabilities.	Bills payable.	Total liabilities except capital stock.	Capital stock paid up.	Capital stock called and unpaid.	Reserve Fund (Company's Special Act. 10 Edw. VII., c. 58, s. 8.)	Number of policies.	Net amount at risk.
	$ c.	$ c.	$ c.	$ c.	$ c.	$ c.	$ c.	$ c.	$ c.	$ c.	$ c.	$ c.		$ c.
Fire Insurance Exchange	5,426 57	29,324 35	.....	.....	.....	.....	.....	.....	34,750 92	43,650 00	.....	.....	5,729	6,035,894 00
Hamilton	4,202 25	36,925 07	.....	.....	.....	.....	175 00	.....	41,302 32	34,860 00	.....	.....	11,589	10,341,508 65
Hand-in-Hand	6,419 78	50,985 25	.....	.....	.....	.....	.....	.....	57,405 03	50,000 00	.....	.....	*7,836	8,995,036 00
Metropolitan	3,460 70	21,578 01	482 53	662 56	160 46	.....	.....	....	26,344 26	50,000 00	.....	.....	4,589	3,705,092 00
Millers' and Manufacturers	5,395 60	31,432 10	.....	.....	.....	2,222 88	.....	.....	39,050 58	25,000 00	.....	.....	2,658	4,146,123 00
Monarch	2,187 33	27,604 85	1,318 81	797 25	370 38	112 50	20 29	.....	32,411 41	37,332 50	4,517 50	14,778 90	8,011	6,835,342 70
Wellington	5,198 33	33,882 38	.....	.....	.....	.....	.....	.....	39,080 71	42,450 00	1,125 00	.....	6,815	7,322,104 00
Totals	32,290 56	231,732 01	1,801 34	1,459 81	530 84	2,335 38	195 29	.....	270,345 23	283,292 50	5,642 50	14,778 90	47,227	47,381,100 35

Government deposits at date of publication are as follows: Fire Insurance Exchange, $17,000; Hamilton, $19,762.36; Hand-in-Hand, $25,000; Metropolitan, $16,000; Millers' and Manufacturers', $25,230.44; Monarch, $21,000; Wellington, $20,000.

*Hand-in-Hand Insurance Company also reported 31st December, 1914, the following Plate Glass Insurance: Number of risks, 827; amount, $76,178.22.

B.—CASH MUTUAL FIRE INSURANCE COMPANIES HAVING JOINT STOCK CAPITAL.

RECEIPTS FOR THE YEAR ENDING 31ST DECEMBER, 1914.

Name of Company.	Fixed payments of 1914.	Fixed payments or assessments of years prior to 1914.	Premiums on cash system.	For Re-Insurance Premiums	Interest.	Fees, licenses and extra premiums.	Borrowed money.	For losses re-insured.	Rent.	Losses investigation and adjustment expense refunded and rebates.	Commission.	Calls and premiums on capital stock.	Agents' balances.	Other sources.	Total.	Received for securities (not extended).
	$ c.	$ c.	$ c.	$ c.	$ c.	$ c.	$ c.	$ c.	$ c.	$ c.	$ c.	$ c.	$ c.	$ c.	$ c.	$ c.
Fire Insurance Exchange	7,853 04	552 32	54,416 80	.....	4,269 48	.....	.....	6,440 82	.....	.....	21 14	.....	2,544 51	.....	76,098 11	24,346 59
Hamilton	5,342 76	.....	72,162 40	.....	2,073 63	2,272 66	.....	7,384 09	2,040 28	.....	4,346 87	150 00	5,833 94	96 98	101,703 61	7,097 12
Hand-in-Hand	13,347 48	.....	85,106 64	22 63	7,601 18	(a)6,217 15	.....	15,389 74	.....	88	3,161 57	.....	3,929 52	.....	134,776 79	15,835 53
Metropolitan	1,457 81	72 00	36,678 54	.....	800 00	.....	.....	8,811 17	.....	1,039 66	.....	.....	.....	27 53	48,886 71	.....
Millers' and Manufacturers'	37,441 24	1,106 45	62,731 43	.....	6,510 46	.....	.....	14,945 35	.....	3,479 99	7,970 20	.....	.....	30 51	134,215 63	44,261 65
Monarch	3,636 87	218 84	37,912 99	.....	1,720 31	17 25	1,700 00	10,392 03	.....	.....	.....	14,145 00	.....	170 90	69,914 19	4,000 00
Wellington	7,953 17	114 65	49,335 93	.....	2,400 11	320 57	.....	2,658 40	.....	.....	.....	.....	1,757 35	.....	64,540 18	10,000 00
Totals	77,032 37	2,064 26	398,344 73	22 63	25,375 17	8,827 63	1,700 00	66,021 60	2,040 28	4,520 53	15,499 78	14,295 00	14,065 32	325 92	630,135 22	105,540 89

(a) Plate glass premiums.

B.—CASH MUTUAL FIRE INSURANCE COMPANIES HAVING JOINT STOCK CAPITAL.

EXPENDITURES FOR THE YEAR ENDING 31ST DECEMBER, 1914.

Name of Company.	Expenses of Management.						Dividends and refunds to members.	Amount paid for losses.	Rebate and returned premiums.	Re-insurance.	Bills payable and repayment of loans.	All other payments.	Total.	Invested (not extended).
	Commission and bonus to agents.	Interest.	Costs in law.	Statutory assessment and license fees.	Salaries and general expenses.	Total expense of management.								
	$ c.	$ c.	$ c.	$ c.	$ c.	$ c.	$ c.	$ c.	$ c.	$ c.	$ c.	$ c.	$ c.	$ c.
Fire Insurance Exchange	14,019 61	123 28	.....	63 73	6,584 86	20,791 48	3,055 50	35,718 77	4,402 91	7,900 11	.....	.....	71,868 77	27,245 57
Hamilton	15,853 48	1,282 30	.....	118 79	14,607 58	31,862 15	2,411 80	49,258 37	10,521 65	10,437 03	.....	857 44	105,348 44	4,553 84
Hand-in-Hand	22,023 85	82 83	.....	116 67	8,947 69	31,171 04	5,000 00	49,682 34	6,846 22	30,365 54	.....	100 00	123,165 14	27,811 91
Metropolitan	7,200 98	199 30	3 07	64 73	5,671 11	13,139 19	.....	28,222 61	7,194 92	4,829 84	.....	581 01	53,967 57	.....
Millers' and Manufacturers'	16,256 26	.....	.....	81 07	11,744 79	28,082 12	3,825 38	44,660 69	6,045 37	39,186 48	.....	563 35	122,363 39	48,593 54
Monarch	8,001 12	210 70	266 30	110 97	8,905 06	17,494 15	.....	41,004 26	7,871 36	8,414 41	1,700 00	260 70	76,744 88	.....
Wellington	10,891 62	.....	50 57	88 84	9,132 40	20,163 43	2,971 50	45,294 81	3,514 55	1,900 02	....	250 75	74,095 06	.....
Totals	94,246 92	1,898 41	319 94	644 80	65,593 49	162,703 56	17,264 18	293,841 85	46,396 98	103,033 43	1,700 00	2,613 25	627,553 25	108,204 86

Strictly Mutual Fire Insurance Companies.

YEAR ENDING 31st DECEMBER, 1914.

NOTE.—To avoid delay in publication, the companies comprised in this class are not arranged in alphabetical order; but the statement of any company can readily be found by referring to the Index Register at the end of this volume.

HAY TOWNSHIP FARMERS' MUTUAL FIRE INSURANCE COMPANY.

HEAD OFFICE, ZURICH.

Commenced business 3rd February, 1875.

Names and addresses of the Directors and Officers for the year 1915.

Directors:

Fred Willert	Dashwood, Ont.
Wm. Lamont	Zurich, Ont.
John Sheritt	Parkhill, Ont.
Wm. Consit	Zurich, Ont.
John Pfaff	Zurich, Ont.
John E. Sparrow	Varna, Ont.
Henry Neeb	Zurich, Ont.
Christian Stade	Dashwood, Ont.
W. T. Caldwell	Hensall, Ont.

Officers:

Wm. Consit, President	Zurich, Ont.
John Sheritt, Vice-President	Parkhill, Ont.
Henry Eilber, M.P.P., Manager	Crediton, Ont.

Auditors:

August G. Ehnes	Zurich, Ont.
Jacob Haberer	Zurich, Ont.

Unassessed premium note capital, $174,879.28.

STATEMENT FOR THE YEAR ENDING 31ST DECEMBER, 1914.

ASSETS.

Cash on deposit, Bank of Commerce, Crediton, Ont.	$9,752 50
Amount unpaid assessments levied in 1914	126 20
Amount of premium notes in force, after deducting all payments thereon and assessments levied	174,879 28
Total assets	$184,757 98

LIABILITIES.—None.

RECEIPTS.

Cash balance at 31st December, 1913 (not extended)	$5,376 89	
Cash received for taking application (not extended)	870 00	
Cash received at Head Office for taking applications		$860 15
Cash received assessment, 1914		9,758 30
Cash received assessments in prior years		60 40
Cash received for interest		113 30
Total receipts		$10,792 15

Expenditure.

Expenses of management:		
Cash paid to agents in fees (not extended)	$870 00	
Amount paid for commission		$343 35
" investigation and adjustment of claims		37 35
" statutory assessment and license fee		48 52
" printing, stationery and advertising		122 00
" salaries, directors' and auditors' fees		313 10
" travelling expenses		6 50
" postage, telephone, telegrams and express		114 52
" rent		25 00
Total expenses of management		$1,010 34
Miscellaneous payments:		
Cash paid for losses which occurred during 1914		5,389 27
Cash paid for rebate		16 93
Total expenditure		$6,416 54

Currency of Risks.

Amount covered by Policies in force 31st December, 1914.

	Four years.
Mutual	$4,924,055 0

Movement in Risks.

Mutual System.	Number.	Amount.
Policies in force 31st December, 1913	2,020	$4,781,940 00
Policies new and renewed during 1914	580	1,480,785 00
Gross number and amount in force during 1914	2,600	$6,262,725 00
Less expired and cancelled in 1914	591	1,338,670 00
Net risks in force 31st December, 1914	2,009	$4,924,055 00

Classification of Risks:

Farm and non-hazardous.

Premium Notes

On Policies in force 31st December, 1914.

	Four year risks.
Amount of face of all premium notes held by the Company and legally liable to assessment	$201,919 00
Amount of all premium notes, after deducting all payments thereon and assessments levied	174,879 28
Amount of premium notes received during the year 1914	60,796 00

NORTH KENT MUTUAL FIRE INSURANCE COMPANY.

HEAD OFFICE, THAMESVILLE, ONT.

Commenced business 31st May, 1910.

Names and addresses of the Directors and Officers for the year 1915.

Directors:

Alex. M. Mason	Wabash, Ont.
H. J. French	Dresden, Ont.
W. J. Mitton	Thamesville, Ont.
Peter G. Morgan	Thamesville, Ont.
C. E. Bodkin	Thamesville, Ont.
J. W. Simpson	Tupperville, Ont.
Harry Lannigan	Eberts, Ont.
Robert Forsyth	Eberts, Ont.
J. B. Clapp	Turnerville, Ont.

Officers:

Alex. M. Mason, President	Wabash, Ont.
H. J. French, Vice-President	Dresden, Ont.
G. A. Fraser, Secretary-Treasurer	Thamesville, Ont.

Auditors:

W. J. Bodkin	Thamesville, Ont.
J. C. Harris	Thamesville, Ont.

Unassessed premium note capital, $29,467.59.

STATEMENT FOR THE YEAR ENDING 31ST DECEMBER, 1914.

ASSETS.

Cash on hand in head office	$35 76
Cash in Merchants Bank, Thamesville, Ont.	2,246 70
Amount of unpaid fixed payments of 1914	192 85
Amount of premium notes, after deducting all payments thereon and assessments levied	29,467 59
Total assets	$31,942 90

LIABILITIES.

Amount of losses adjusted	$600 00

RECEIPTS.

Cash balance at 31st December, 1913 (not extended)	$1,601 21	
Cash received by Company as fixed payments due in 1914		$2,080 92
Cash received by Company as fixed payments due in prior years		45 60
Cash received for interest		57 05
Cash received for fees		11 50
Total receipts		$2,195 07

EXPENDITURE.

Expenses of management:	
Cash paid for statutory assessment and license fee	$12 76
" salaries, directors' and auditors' fees	326 50
" printing, stationery and advertising	23 90
" postage, telephone, telegrams and express	13 20
" travelling expenses	1 40
" rent	3 00
" other expenses of management	13 10
Total expenses of management	$393 86
Miscellaneous payments:	
Cash paid for losses which occurred during 1914	1,076 07
" rebates	36 34
" other	7 55
Total expenditure	$1,513 82

CURRENCY OF RISKS.

Amount covered by Policies in force 31st December, 1914.

	Three years.
Mutual	$1,106,507 00

MOVEMENT IN RISKS.

Mutual System.	Number.	Amount.
Policies in force 31st December, 1913	477	$852,206 00
Policies new and renewed during 1914	303	560,005 00
Gross number and amount in force at any time during 1914	780	$1,412,211 00
Deduct expired and cancelled in 1914	165	305,641 00
Net risks in force at 31st December, 1914	615	$1,106,570 00

CLASSIFICATION OF RISKS:

Farm and non-hazardous.

PREMIUM NOTES

On Policies in force 31st December, 1914.

	Three-year risks.
Amount of face of all premium notes held by Company and legally liable to assessment	$33,197 10
Amount of premium notes, after deducting all payments thereon and assessments levied	29,467 59
Amount of premium notes received during the year	16,800 15
Payments on premium notes of 1914, including all sums credited on said premium notes, viz.:	
(a) Cash paid up to 31st December, 1914	2,080 92
Notes for fixed payments or assessments unpaid at 31st December, 1914	192 85

DUNWICH FARMERS' MUTUAL FIRE INSURANCE COMPANY.

HEAD OFFICE, WALLACETOWN.

Commenced business September, 1880.

Names and addresses of the Directors and Officers for the year 1915.

Directors:

Jno. McPherson	Campbellton, Ont.
Archibald McColl	Rodney, Ont.
D. R. Thomson	Iona, Ont.
D. Carmichael	West Lorne, Ont.
John R. Gow	Dutton, Ont.
John McPhail	Iona, Ont.

Officers:

D. Carmichael, President	West Lorne, Ont.
Jno. McPherson, Vice-President	Campbellton, Ont.
W. A. Galbraith, Secretary-Treasurer	Iona Station, Ont.

Auditors:

Archibald Carmichael	West Lorne, Ont.
D. C. McKellar	Dutton, Ont.

Unassessed premium note capital, $96,521.48.

STATEMENT FOR THE YEAR ENDING 31ST DECEMBER, 1914.

ASSETS.

Cash on hand at Head Office	$42 00
Cash in Molsons Bank, Dutton, Ont.	58 86
Cash in Merchants Bank, West Lorne, Ont.	73 32
Cash in Royal Bank, Dutton, Ont. (current)	22 86
Amount unpaid of fixed payments of 1914	343 75
Amount of premium notes in force after deducting all payments thereon and assessments levied	96,521 48
Total assets	$97,062 27

LIABILITIES.

Amount of borrowed money (note)	$1,000 00
Amount of interest thereon	12 50
	$1,012 50

Receipts.

Cash balance at 31st December, 1913 (not extended)	$3,502 42	
Amount of cash received for fixed payments of 1914		$5,275 52
" " fixed payments due in prior years		209 10
" " interest		55 48
" " borrowed in 1914		1,500 00
" " other sources		11 40
		$7,051 50

Expenditure.

Expenses of management:	
Amount paid for investigation of claims	$52 20
" bonus to agents	101 75
" travelling expenses	49 45
" postage, telephones, telegrams and express	18 50
" statutory assessment and license	28 69
" printing, stationery and advertising	47 36
" salaries, directors' and auditors' fees	385 00
" rent	10 50
" other expenses	5 00
Total expenses of management	$698 45
Miscellaneous payments:	
Cash paid for losses which occurred during 1914	9,067 07
" rebate	91 36
" repayment of loans	500 00
Total expenditure	$10,356 88

Currency of Risks.

Amount covered by Policies in force 31st December, 1914.

	Four years.
Mutual	$2,744,285 00

Movement in Risks.

Mutual System.	Number.	Amount.
Policies in force 31st December, 1913	1,335	$2,603,060 00
Policies new and renewed during 1914	406	909,025 00
Gross number and amount in force during 1914	1,741	$3,512,085 00
Less expired and cancelled in 1914	413	767,800 00
Net risks in force 31st December, 1914	1,328	$2,744,285 00

CLASSIFICATION OF RISKS:

Farm and non-hazardous.

PREMIUM NOTES

On Policies in force 31st December, 1914.

	Four years.
Amount of face of all premium notes held by the Company, and legally liable to assessment	$109,771 40
Amount of all premium notes, after deducting all payments thereon and assessments levied	96,521 48
Amount of premium notes received during the year 1914	36,361 00
Payments on the premium notes of 1914, including all sums credited on said premium notes, viz.:	
Cash paid up to 31st December, 1914	1,764 25
Notes for fixed payments unpaid 31st December, 1914	53 30

TOWNSEND FARMERS' MUTUAL FIRE INSURANCE COMPANY.

HEAD OFFICE, WATERFORD.

Commenced business 10th April, 1879.

Names and addresses of the Directors and Officers for the year 1915.

Directors:

J. W. Wallace.....Waterford (R.R. 3), Ont.
Safford C. Kitchen.....Waterford (R.R. 3), Ont.
Jacob Goble.....Waterford (R.R. 4), Ont.
J. R. Wilson.....Wilsonville, Ont.
Oscar McMichael.....Waterford, Ont.
Oscar L. Haviland.....Wilsonville, Ont.
W. E. Hambly.....Villanova (R.R. 1), Ont.
Elijah Hellyer.....Villanova (R.R. 1), Ont.
W. H. Overholt.....Bealton, Ont.

Officers:

J. W. Wallace, President.....Waterford (R.R. 3), Ont.
Oscar L. Haviland.....Wilsonville, Ont.
James Ross, Secretary-Treasurer.....Waterford, Ont.

Auditors:

F. W. Cline.....Boston, Ont.
R. C. McMichael.....Waterford, Ont.

Unassessed premium note capital, $51,301.56.

STATEMENT FOR THE YEAR ENDING 31ST DECEMBER, 1914.

ASSETS.

Cash at Head Office		$10 84
Cash in Bank of Montreal, Waterford		311 44
Cash in Molsons Bank, Simcoe		53 80
Amount of premium notes in force, after deducting all payments thereon and assessment levied		51,301 56
Amount of cash in agents' hands		105 27
Amount of fixed payments of 1914 unpaid		126 31
Amount of prior instalments or fixed payments (not extended)...	$21 53	
Total assets		$51,909 22

Liabilities.

Amount of borrowed money	$3,550 00
Amount of interest	52 50
Total liabilities	$3,602 50

Receipts.

Cash balance at 31st December, 1913 (not extended)	$22 05	
Cash received at taking of applications		$345 00
" as fixed payments of 1914		4,263 98
" as fixed payments due in prior years		69 78
" for assessments levied in 1914		21 53
" as interest		7 77
Cash borrowed during 1914		2,500 00
Total receipts		$7,208 06

Expenditure.

Expenses of management:	
Amount paid to agents in fees	$345 00
" statutory assessment and license fee	22 87
" travelling expenses, Mutual Underwriters' fees	28 00
" investigation of claims	23 70
" printing, stationery and advertising	39 05
" salaries, directors' and auditors' fees	463 95
" postage, telegrams and express	36 55
" interest	96 20
" premium on guarantee bond	5 00
" rent, telephone and service	23 80
Expenses of management	$1,084 12
Miscellaneous payments:	
Amount paid for losses which occurred during 1914	4,562 08
Amount paid for rebate	102 56
Repayment of loans	1,000 00
Total expenditure	$6,748 76

Currency of Risks.

Amount covered by Policies in force 31st December, 1914.

	Three years.
Mutual	$2,026,770 00

MOVEMENT IN RISKS.

Mutual System.	Number.	Amount.
Policies in force 31st December, 1913	912	$1,963,200 00
Policies new and renewed during 1914	345	784,855 00
Gross number and amount in force during 1914	1,257	$2,748,055 00
Less expired and cancelled in 1914	337	721,285 00
Net risks in force 31st December, 1914	920	$2,026,770 00

CLASSIFICATION OF RISKS:

Farm and non-hazardous.

PREMIUM NOTES

On Policies in force 31st December, 1914.

	Three years.
Amount of face of all premium notes held by Company and legally liable to assessment	$61,754 75
Amount of all premium notes, after deducting all payments thereon and assessments levied	31,301 56
Amount of premium notes received during the year 1914	23,940 45
Payments on premium notes of 1914, including all sums credited on said premium notes:	
Cash paid up to 31st December, 1914	1,676 42

EKFRID MUTUAL FIRE INSURANCE COMPANY.

HEAD OFFICE, APPIN.

Commenced business 16th September, 1891.

Names and addresses of the Directors and Officers for the year 1915.

Directors:

Peter Gardiner.....Glencoe, Ont.
John T. McLean..... Melbourne, Ont.
W. A. Galbraith.....Appin, Ont.
John G. Lethbridge..... Glencoe, Ont.
Curtis Gough..... Walker's, Ont.
Donald Dewar..... Walker's, Ont.

Officers:

Curtis Gough, President..... Walker's, Ont.
W. A. Galbraith, Vice-President..... Appin, Ont.
A. P. McDougald, Secretary-Treasurer.....Melbourne, Ont.

Auditors:

John Mair..... Melbourne, Ont.
Gilbert Hyndman.....Melbourne, Ont.

Unassessed premium note capital, $55,570.65.

STATEMENT FOR THE YEAR ENDING 31ST DECEMBER, 1914.

ASSETS.

Amount of	cash on hand at head office		$210 24
"	cash in Royal Bank, Glencoe, Ont.....		6 23
"	cash in Home Bank, Melbourne, Ont.		29 67
"	cash in Merchants Bank, Alvinston, Ont.....		11 08
"	cash in Royal Bank, Strathroy, Ont.....		33 58
"	cash in Royal Bank, Appin, Ont.		33 35
"	cash in Merchants Bank, Glencoe, Ont.....		120 05
"	unpaid of fixed payments of 1914		258 10
"	prior fixed payments still unpaid (not extended).....	$518 80	
"	unpaid of assessments levied in prior years (not extended).....	117 45	
"	premium notes in force, after deducting all payments thereon and assessments levied		55,570 65
"	office furniture and safe (not extended).....	$50 00	
	Total assets		$56,272 95

LIABILITIES.—None.

RECEIPTS.

Cash balance, 31st December, 1913 (not extended)	$2,364 20	
Cash received from fixed payments of 1914		$4,065 55
" fixed payments of prior years		235 65
" assessments levied in prior years		13 60
" interest		17 25
" transfer fees		5 00
Total receipts		$4,337 05

EXPENDITURE.

Expenses of management:	
Amount paid for salaries, directors' and auditors' fees	$352 00
" investigation of claims	51 00
" printing, stationery and advertising	88 45
" postage, telephone, telegrams and express	35 00
" statutory assessment and license	23 59
" rent	6 00
" travelling expenses	5 00
" other expenses	5 00
Total expenses of management	$566 04
Miscellaneous payments:	
Amount paid for losses which occurred in 1914	5,623 90
Amount paid for rebate	67 11
Total expenditure	$6,257 05

CURRENCY OF RISKS.

Amount covered by Policies in force 31st December, 1914.

	Three years.
Mutual	$2,126,200 00

MOVEMENT IN RISKS.

Mutual System.	Number.	Amount.
Policies in force 31st December, 1913	1,067	$2,043,080 00
Policies new and renewed during 1914	411	800,570 00
Gross number and amount in force during 1914	1,478	$2,843,650 00
Less expired and cancelled in 1914	405	717,450 00
Net risks in force 31st December, 1914	1,073	$2,126,200 00

CLASSIFICATION OF RISKS:

Farm and non-hazardous.

PREMIUM NOTES

On Policies in force 31st December, 1914.

	Three years.
Amount of face of all premium notes held by Company and legally liable to assessment	$63,786 00
Amount of all premium notes, after deducting all payments thereon and assessment levied	55,570 65
Amount of premium notes received during 1914	24,017 10
Payments on premium notes of 1914, including all sums credited on said premium notes:	
Cash paid up to 31st December, 1914	1,605 44

YARMOUTH MUTUAL FIRE INSURANCE COMPANY.

HEAD OFFICE, NEW SARUM.

Commenced business 17th October, 1881.

Names and addresses of the Directors and Officers for the year 1915.

Directors:

C. E. Locke	St. Thomas (R.R. 8), Ont.
A. E. Buck	St. Thomas (R.R. 6), Ont.
W. G. Saunders	St. Thomas (R.R. 2).
G. Westlake	St. Thomas (R.R. 8), Ont.
R. Marlatt	Union, Ont.
Seth. W. Zavitz	St. Thomas (R.R. 5), Ont.

Officers:

R. Marlatt, President	Union, Ont.
G. Westlake, Vice-President	St. Thomas (R.R. 8), Ont.
W. H. Elliott, Secretary-Treasurer	New Sarum, Ont.

Auditors:

L. R. Cloes	New Sarum, Ont.
A. J. Gloin	Yarmouth Centre, Ont.

Unassessed premium note capital, $60,537.58.

STATEMENT FOR THE YEAR ENDING 31ST DECEMBER, 1914.

ASSETS.

Actual cash on hand at head office	$0 02
Cash on deposit to the Company's credit but not drawn against, in Southern Loan and Savings Company, St. Thomas	3 27
Amount of unpaid assessments levied during 1914	9 14
Amount of premium notes in force, after deducting all payments thereon and assessments levied	60,537 58
Total assets	$60,550 01

LIABILITIES.—None.

Receipts.

Cash balance at 31st December, 1913 (not extended)	$1,949 48	
Cash received at taking of application, held by agents (not extended)	210 69	
" as fixed payments of 1914		$2,324 00
" for assessments levied prior to 1914		6 37
" for interest		37 76
" as transfer fees		21 00
Total receipts		$2,389 13

Expenditure.

Expenses of management:		
Cash paid agents at application (not extended)	$107 75	
Amount paid for statutory assessment and license		$24 45
" rent		6 00
" printing, stationery and advertising		30 80
" salaries, directors and auditors' fees		579 75
" Interest		4 25
" investigation and adjustment of claims		28 00
" postage, telephone, telegrams and express		22 28
" other expenses		1 85
Total expenses of management		$697 38
Miscellaneous payments:		
Cash paid for losses which occurred during 1914		3,615 69
" rebate		22 25
Total expenditure		$4,335 32

Currency of Risks.

Amount covered by Policies in force 31st December, 1914.

	One year or less than two.	Two years and over but under three years.	Three years.	Total.
Mutual	$25,250 00	$17,680 00	$2,251,126·00	$2,294,056 00

Classification of Risks:

Mutual System.	Number.	Amount.
Policies in force 31st December, 1913	1,039	$2,137,656 00
Policies new and renewed during 1914	433	948,971 00
Gross number and amount in force during 1914	1,472	$3,086,627 00
Less expired and cancelled during 1914	397	792,571 00
Net risks in force 31st December, 1914	1,075	$2,294,056 00

CLASSIFICATION OF RISKS:

Farm and non-hazardous.

PREMIUM NOTES

On Policies in force 31st December, 1914.

	One or less than two-year risks.	Two years and over but under three-year risks.	Three years.	Total.
Amount of face of all premium notes held by the Company and legally liable to assessment	$347 38	$438 83	$67,428 66	$68,214 87
Amount of all premium notes, after deducting all payments thereon and assessment levied	317 32	393 81	59,826 45	60,537 58
Amount of premium notes received during the year 1914	246 26	234 00	27,527 13	28,007 39
Payments on the premium notes of 1914, including all sums credited on said premium notes, viz.:				
Cash paid up to 31st December, 1914	20 62	19 49	2,283 89	2,324 00

NORTH AND SOUTH DORCHESTER MUTUAL FIRE INSURANCE COMPANY.

HEAD OFFICE, HARRIETSVILLE.

Commenced business 8th January, 1869.

Names and addresses of the Directors and Officers for the year 1915.

Directors:

S. McDarmand ..... Port Burwell, Ont.
P. H. Rickard ..... Dorchester Station, Ont.
J. C. Dance ..... Kingsmill, Ont.
John A. Charlton ..... Springfield, Ont.
J. H. Barr ..... Harrietsville, Ont.
A. E. Jackson ..... Harrietsville, Ont.

Officers:

J. C. Dance, President ..... Kingsmill, Ont.
P. H. Rickard, Vice-President ..... Dorchester Station, Ont
S. E. Facey, Secretary-Treasurer ..... Harrietsville, Ont.

Auditors:

B. R. Barr ..... Harrietsville, Ont.
W. W. Kiddie ..... Harrietsville, Ont.

Unassessed premium note capital, $130,694.28.

STATEMENT FOR THE YEAR ENDING 31ST DECEMBER, 1914.

ASSETS.

Cash on hand at head office		$152 69
Cash deposit in Royal Bank, Ingersoll		787 88
" Royal Bank, Aylmer		3,922 56
" Bank of Nova Scotia, Harrietsville		12,570 65
" Bank of Toronto, Dorchester Station, Ont.		3,332 63
Amount unpaid of assessments levied during 1914		918 75
Amount of premium notes in force, after deducting all payments thereon and assessments levied		130,694 28
Office furniture (not extended)	$210 00	
Total assets		$152,379 44

LIABILITIES.—None.

Receipts.

Cash balance at 31st December, 1913 (not extended)	$20,284 15	
Cash received as fixed payments of 1914		$9,631 11
" fixed payments of prior years		36 03
" interest		659 04
Total receipts		$10,326 18

Expenditure.

Expenses of management:	
Amount paid for commission to agents	$48 00
" travelling expenses	30 00
" printing, advertising and stationery	193 80
" statutory assessment and license	49 08
" rent	2 00
" salaries, directors' and auditors' fees	827 90
" postage	50 00
" dues Mutual Underwriters' Association	7 00
" law costs	2 55
Total expenses of management	$1,210 33
Miscellaneous payments:	
Cash paid for losses which occurred during 1914	8,402 60
" rebates	230 99
Total expenditure	$9,843 92

Currency of Risks.

Amount covered by Policies in force 31st December, 1914.

	Three years.
Mutual	$4,986,280 00

Movement of Risks.

Mutual System.	Number.	Amount.
Policies in force 31st December, 1913	2,049	$4,843,285 00
Policies new and renewed during 1914	762	1,975,650 00
Gross number and amount in force during 1914	2,811	$6,818,935 00
Less expired and cancelled in 1914	781	1,832,655 00
Net risks in force 31st December, 1914	2,030	$4,986,280 00

CLASSIFICATION OF RISKS:

Farm and non-hazardous.

PREMIUM NOTES

On Policies in force 31st December, 1914.

	Three-year risks.
Amount of face of all premium notes held by Company and legally liable to assessment	$149,588 40
Amount of all premium notes, after deducting all payments thereon and assessments levied	130,694 28
Amount of premium notes received during the year 1914	59,269 50

HOWARD FARMERS' MUTUAL FIRE INSURANCE COMPANY.

HEAD OFFICE, RIDGETOWN.

Commenced business 4th April, 1892.

Names and addresses of the Directors and Officers for the year 1915.

Directors:

W. C. Sifton..... Palmyra, Ont.
Daniel McKay..... Ridgetown (R.R. 3), Ont.
Robert L. Smyth..... Kent Centre, Ont.
Donald McCall..... Mull, Ont.
Joel Wootton..... Thamesville (R.R. 3), Ont.
R. J. Johnston..... Ridgetown, Ont.
Angus Gillanders..... Highgate, Ont.
W. A. Walters..... Ridgetown (R.R. 1), Ont.
James Letherdale..... Northwood (R.R. 3), Ont.

Officers:

Robt. L. Smyth, President..... Kent Centre, Ont.
R. J. Johnston, Vice-President..... Ridgetown, Ont.
E. D. Mitton, Secretary-Treasurer..... Ridgetown, Ont.

Auditors:

John J. Freel..... Morpeth, Ont.
Duncan R. McDiarmid..... Ridgetown, Ont.

Unassessed premium note capital, $117,602.24.

STATEMENT FOR THE YEAR ENDING 31ST DECEMBER, 1914.

ASSETS.

Amount of unpaid fixed payments for 1914	$193 55
Amount of premium notes in force, after deducting all payments thereon and assessments levied	117,602 24
Total assets	$117,795 79

LIABILITIES.

Amount of borrowed money	$776 75
Total liabilities	$776 75

Receipts.

Cash balance, 31st December, 1913 (not extended)	$1,992 21	
Cash received for fixed payments of 1914		$9,033 35
" fixed payments of prior years		157 00
" interest		20 21
" borrowed in 1914		776 75
" carpenters' risks		23 05
Total receipts		$10,010 36

Expenditure.

Expenses of management:	
Cash paid for fuel, light and care of hall	$5 50
" investigation of claims	90 40
" salaries, directors' and auditors' fees	668 30
" statutory assessment and license fees	45 15
" printing, stationery and advertising	48 50
" postage, telephone, telegrams and express	51 65
" interest	9 70
" travelling expenses	3 00
" other expenses	7 00
Total expenses of management	$929 20
Miscellaneous payments:	
Cash paid for losses which occurred during 1914	10,159 63
" losses which occurred prior to 1914	700 00
" rebates	213 74
Total expenditure	$12,002 57

Currency of Risks.

Amount covered by Policies in force 31st December, 1914.

	Three years.
Mutual	$4,564,075 00

Movement in Risks.

Mutual System.	Number.	Amount.
Policies in force 31st December, 1913	2,127	$4,411,600 00
Policies new and renewed during 1914	783	1,627,425 00
Gross number and amount in force during 1914	2,910	$6,039,025 00
Less expired and cancelled in 1914	742	1,474,950 00
Net risks in force 31st December, 1914	2,168	$4,564,075 00

CLASSIFICATION OF RISKS:

Farm and non-hazardous.

PREMIUM NOTES

On Policies in force 31st December, 1914.

	Three year risks.
Amount of face of premium notes held by the Company and legally liable to assessment	$136,922 25
Amount of all premium notes after deducting all payments thereon and assessments levied	117,602 24
Amount of premium notes received during the year 1914	48,822 75
Payments on premium notes of 1914, including all sums credited on said premium notes:	
Cash paid to 31st December, 1914	3,216 00
Notes for fixed payments or assessments unpaid at 31st December, 1914	28 20

LOBO MUTUAL FIRE INSURANCE COMPANY.

HEAD OFFICE, COLDSTREAM.

Commenced business 11th August, 1882.

Names and addresses of the Directors and Officers for the year 1915

Directors:

John McLachlin	Komoka, Ont.
Freeman G. Hughes	Falkirk, Ont.
Peter Mitchell	Ilderton, Ont.
H. W. Harris	Dunfield, Ont.
A. E. McKay	Poplar Hill, Ont.
Alexander Gray	Ilderton, Ont.
T. W. Douglas	Strathroy, Ont.
John S. Douglas	Strathroy, Ont.
John Oliver	Dunfield, Ont.
Alex. Wilkie	Komoka, Ont.
T. W. Caverhill	Ilderton, Ont.
Jos. N. Atkin	Strathroy, Ont.
Wm. Hodgson	Ilderton, Ont.
John W. Graham	Komoka, Ont.
Dan. Fraser	Ilderton, Ont.

Officers:

Jos. N. Atkin, President	Strathroy (R.R. 5), Ont.
Wm. Hodgson, Vice-President	Ilderton (R.R. 1), Ont.
J. Marsh, Secretary-Treasurer	Coldstream, Ont.

Auditors:

Jno. McVicar	Coldstream, Ont.
John McPherson	Coldstream, Ont.

Unassessed premium note capital, $31,584.16.

STATEMENT FOR THE YEAR ENDING 31ST DECEMBER, 1914.

ASSETS.

Cash value debentures		$5,000 00
Cash in Royal Bank, London		1,171 51
Amount unpaid of fixed payments of 1914		37 10
Amount unpaid of fixed payments of prior years (not extended)	$456 97	
Amount of premium notes in force, after deducting all payments thereon and assessments levied		31,584 16
Total assets		$37,792 77

Liabilities.

Amount of unpaid directors' fees	$16 00
" agents' fees	14 00
" sundry other	10 55
Total liabilities	$40 55

Receipts.

Cash balance at 31st December, 1913 (not extended)	$535 00	
Cash received as fixed payments of 1914		$3,582 57
" fixed payments of prior years		39 07
" interest		277 65
Total receipts		$3,899 29

Expenditure.

Expenses of management:	
Amount paid for commission to agents	$131 00
" statutory assessment and license fee	17 36
" salaries, directors' and auditors' fees	308 50
" printing, stationery and advertising	58 00
" investigation and adjustment of claims	16 00
" postage, telephone, telegrams and express	1 00
Total expenses of management	$531 86
Miscellaneous payments:	
Cash paid for losses which occurred during 1914	2,587 99
" rebate	143 13
Total expenditure	$3,262 98

Currency of Risks.

Amount covered by Policies in force 31st December, 1914.

	Three years.
Mutual	$1,427,428 00

Movement in Risks.

Mutual System.	Number.	Amount.
Policies in force 31st December, 1913	784	$1,358,448 00
Policies new and renewed during 1914	268	517,616 00
Gross number and amount in force during 1914	1,052	$1,876,064 00
Less expired and cancelled in 1914	266	448,636 00
Net risks in force 31st December, 1914	786	$1,427,428 00

CLASSIFICATION OF RISKS:

Farm and non-hazardous.

PREMIUM NOTES

On Policies in force 31st December, 1914.

	Three years.
Amount of face of all premium notes held by Company, and legally liable to assessments	$44,886 19
Amount of all premium notes, after deducting all payments thereon and assessments levied	31,584 16
Amount of premium notes received during the year 1914	15,528 48
Payments on the premium notes of 1914, including all sums credited on said premium notes, viz.:	
Cash paid up to 31st December, 1914	3,582 57

SALTFLEET AND BINBROOK MUTUAL FIRE INSURANCE COMPANY.

HEAD OFFICE, ELFRIDA.

Commenced business 30th July, 1880.

Names and addresses of the Directors and Officers for the year 1915.

Directors:

C. C. Pettit.....Fruitland, Ont.
P. H. Almas.....Hamilton, Ont.
Geo. A. Almas.....Ancaster, Ont.
A. Blaxill.....Abingdon, Ont.
W. B. Switzer.....Glanford, Ont.
Joseph J. Fletcher.....Hannon, Ont.
J. M. Stewart.....Grimsby, Ont.
F. Ecker.....Hannon, Ont.
G. B. Smith.....Ancaster, Ont.

Officers:

P. H. Almas, President.....Hamilton, Ont.
F. Ecker, Vice-President.....Hannon, Ont.
J. F. Felker, Secretary-Treasurer.....Stoney Creek, Ont.

Auditors:

A. C. Swayze.....Hannon, Ont.
A. E. Walker.....Bartonville, Ont.

Unassessed premium note capital, $121,960.90.

STATEMENT FOR THE YEAR ENDING 31ST DECEMBER, 1914.

ASSETS.

Cash value of real estate	$400 00
Amount of cash on hand at head office	363 13
Actual cash in Royal Bank, Stoney Creek	6,397 43
Amount unpaid of assessments levied during 1914	2,571 71
Amount of premium notes in force after deducting all payments thereon and assessments levied	121,960 90
Total assets	$131,693 17

LIABILITIES.—None.

RECEIPTS.

Cash balance at 31st December, 1913 (not extended)	$1,966 94	
Cash received for assessments which were levied in 1914		$6,560 29
" assessments which were levied before 1914		2,295 97
" interest		35 99
" transfer fees		10 50
Total receipts		$8,902 75

Expenditure.

Expenses of management:	
Amount paid for fuel and light	$10 50
" printing, stationery and advertising	22 00
" statutory assessment	34 43
" salaries, directors' and auditors' fees	684 00
" travelling expenses	19 15
" postage, telephone, telegrams and express	59 00
" taxes	4 15
" rent	10 00
" other expenses	8 00
Total expenses of management	$851 23
Miscellaneous payments:	
Cash paid for losses which occurred during 1914	3,228 90
Cash paid for losses which occurred prior to 1914	29 00
Total expenditure	$4,109 13

Currency of Risks.

Amount covered by Policies in force 31st December, 1914.

	Three years.
Mutual	$3,215,335 00

Movement in Risks.

Mutual System.	Number.	Amount.
Policies in force 31st December, 1913	1,598	$3,233,315 00
Policies new and renewed during 1914	518	1,167,705 00
Gross number and amount in force during 1914	2,116	$4,401,020 00
Less expired and cancelled in 1914	589	1,185,685 00
Net risks in force at 31st December, 1914	1,527	$3,215,335 00

Classification of Risks:

Farm and non-hazardous.

Premium Notes

On Policies in force 31st December, 1914.

	Three year risks.
Amount of all premium notes, deducting all payments thereon and assessments levied	$121,960 90
Amount of premium notes received during the year 1914	50,350 60

COUNTY OF BRANT FARMERS' MUTUAL FIRE INSURANCE COMPANY.

HEAD OFFICE, BRANTFORD.

Commenced business 27th May, 1861.

Names and addresses of the Directors and Officers for the year 1915.

Directors:

Hugh Allen ..... Drumbo, Ont.
N. O. Kendrick ..... Cainsville, Ont.
John Collins ..... Burford, Ont.
A. W. Vansickle ..... Onondaga, Ont.
Chas. McIntyre ..... East Oakland, Ont.
Francis Thomson ..... Cainsville, Ont.
Jacob Messecar ..... Scotland, Ont.
Edward Knight ..... Vanessa, Ont.
Duncan Miller ..... Glen Morris, Ont.

Officers:

Francis Thomson, President ..... Cainsville, Ont.
Duncan Miller, Vice-President ..... Glen Morris, Ont.
John H. Campbell, Secretary-Treasurer ..... Brantford, Ont.

Auditors:

R. W. Hamilton ..... Cainsville, Ont.
J. A. Smith ..... Brantford, Ont.

Unassessed premium note capital, $125,338.41.

STATEMENT FOR THE YEAR ENDING 31ST DECEMBER, 1914.

ASSETS.

Amount of cash at head office	$331 55
Cash in Canadian Bank of Commerce, Brantford	9,299 40
Amount of unpaid fixed payments of 1914	1,667 62
Amount of fixed payments, prior years	1,624 74
Amount of unpaid assessment of 1914	175 00
Amount of premium notes in force, after deducting all payments thereon and assessments levied	125,338 41
Total assets	$138,436 72

Liabilities.

Amount of losses adjusted	$600 00

Receipts.

Cash balance at 31st December, 1914 (not extended)	$7,237 89	
Cash received for fixed payments of 1914		$10,900 81
" fixed payments prior years		302 64
" assessments levied in 1914		1,487 79
" assessments levied prior to 1914		228 44
" interest during 1914		98 68
Total receipts		$13,018 36

Expenditure.

Expenses of management:	
Amount paid for commission	$1,195 58
" taxes	22 96
" rent	65 00
" statutory assessment and license fee	46 39
" printing, stationery and advertising	72 55
" salaries, directors' and auditors' fees	1,235 70
" postage, telephones, telegrams and express	87 25
" all other	34 20
Total expenses of management	$2,759 63
Miscellaneous payments:	
Cash paid for losses which occurred prior to 1914	2,283 34
" losses which occurred during 1914	5,413 15
" rebate	169 18
Total expenditure	$10,625 30

Currency of Risks.

Amount covered by Policies in force 31st December, 1914.

	Four years.
Mutual	$4,733,595 00

Movement in Risks.

Mutual System.	Number.	Amount.
Policies in force 31st December, 1913	2,360	$4,547,889 00
Policies new and renewed during 1914	556	1,116,045 00
Gross number and amount in force during 1914	2,916	$5,663,934 00
Less expired and cancelled during 1914	615	940,139 00
Net risks in force 31st December, 1914	2,301	$4,723,795 00

CLASSIFICATION OF RISKS:

Farm and non-hazardous.

PREMIUM NOTES

On Policies in force 31st December, 1914.

	Four year risks.
Amount of all premium notes, after deducting all payments thereon and assessments levied	$125,338 41
Amount of premium notes received during the year 1914	30,432 26
Payments on premium notes of 1914, including all sums credited on said premium notes, viz.:	
Cash paid up to December 31st, 1914	10,900 81
Notes for fixed payments or assessments unpaid at 31st December, 1914.	1,667 62

BERTIE AND WILLOUGHBY FARMERS' MUTUAL FIRE INSURANCE COMPANY.

HEAD OFFICE, RIDGEWAY.

Commenced business 6th February, 1880.

Names and addresses of the Directors and Officers for the year 1915.

Directors:

Paul J. Willson	Marshville, Ont.
John K. Misener	Montrose, Ont.
Lewis A. Doan	Humberston, Ont.
Robert McCredie	Chippawa, Ont.
Almer A. Garner	Fenwick, Ont.
Jno. B. Gallinger	Southend, Ont.
E. O. Disher	Ridgeway, Ont.
Nathan Day	Ridgeway, Ont.
Isaiah Hansler	Welland (R.R. 1), Ont.

Officers:

Almer A. Garner, President	Fenwick, Ont.
Jno. B. Gallinger, Vice-President	Southend, Ont.
A. H. Kilman, Secretary-Treasurer	Ridgeway, Ont.

Auditors:

Isaac L. Pound	Ridgeway, Ont.
M. H. Hibbard	Ridgeway, Ont.

Unassessed premium note capital, $83,815.76.

STATEMENT FOR THE YEAR ENDING 31ST DECEMBER, 1914.

ASSETS.

Cash value of debentures	$5,690 73
Cash in Imperial Bank, Ridgeway	5,619 74
Amount unpaid of fixed payments of 1913	240 14
Amount of all premium notes in force, after deducting all payments thereon and assessments levied	83,815 76
Total assets	$95,366 37

LIABILITIES.—None.

Receipts.

Cash balance at 31st December, 1913 (not extended)	$5,087 35	
Cash received as fixed payments of 1914		$6,063 60
" fixed payments of prior years		192 49
" interest		765 34
" workmen's risk		5 30
" return premium policy cancelled		8 74
Total receipts		$7,035 47

Expenditure.

Expenses of management:		
Cash paid to agents (not extended)	$619 00	
Amount paid for statutory assessment and license		$31 64
" printing, stationery and advertising		59 80
" salaries, directors' and auditors' fees		674 90
" postage, telephone, telegrams and express		50 70
" travelling expenses		13 75
" investigation of claims		29 95
" other expenses		1 00
Total expenses of management		$861 74
Miscellaneous payments:		
Cash paid for losses which occurred prior to 1914		10 00
" losses which occurred during 1914		5,556 49
" rebates		74 85
Total expenditure		$6,503 08

Currency of Risks.

Amount covered by Policies in force 31st December, 1914.

	Three years.
Mutual	$3,114,439 00

Movement in Risks.

Mutual System.	Number.	Amount.
Policies in force 31st December, 1913	1,696	$2,926,969 00
Policies new and renewed in 1914	619	1,177,540 00
Gross number and amount in force during 1914	2,315	$4,104,509 00
Less expired and cancelled in 1914	588	990,070 00
Net risks in force 31st December, 1914	1,727	$3,114,439 00

CLASSIFICATION OF RISKS:

Farm and non-hazardous.

PREMIUM NOTES

On Policies in force 31st December, 1914.

	Three-year risks.
Amount of face of all premium notes held by Company and legally liable to assessment	$94,642 15
Amount of all premium notes in force, after deducting all payments thereon and assessments levied	83,815 76
Amount of premium notes received during the year 1914	36,049 73
Payments on the premium notes of 1914, including all sums credited on said premium notes:	
Cash paid up to 31st December, 1914	2,237 96

ERIE FARMERS' MUTUAL FIRE INSURANCE COMPANY.

HEAD OFFICE, SELKIRK.

Commenced business 2nd September, 1871.

Names and addresses of the Directors and Officers for the year 1915.

Directors:

Andrew Sherk	Selkirk (R.R. No. 2), Ont.
J. Honsberger	Dunnville, Ont.
Nicolas Keefer	Fisherville, Ont.
Christian Ebert	Cayuga (R.R. No. 3), Ont.
Daniel Culver	Selkirk (R.R. No. 2), Ont.
John Featherstone	Fisherville (R.R. No. 2), Ont.
C. W. Smelser	Hagersville (R.R. No. 2), Ont.
Samuel Lyons	Dunnville (R.R. No. 4), Ont.
Alex. Hicks	Dunnville (R.R. No. 7), Ont.
Guy Reicheld	South Cayuga (R.R. 1), Ont.
Wm. Holland	South Cayuga (R.R. 1), Ont.
Jacob Schaffer	Fisherville, Ont.

Officers:

Josua Honsberger, President	Dunnville, Ont.
Daniel Culver, Vice-President	Selkirk (R.R. No. 2), Ont.
A. E. Havill, Secretary-Treasurer	South Cayuga (R.R. No. 2), Ont.

Auditors:

Wm. Babeon	Selkirk (R.R. No. 2), Ont.
Leander F. Culver	Selkirk (R.R. No. 2), Ont.

Unassessed premium note capital, $77,783.33.

STATEMENT FOR THE YEAR ENDING 31ST DECEMBER, 1914.

ASSETS.

Cash in Bank of Hamilton, Dunnville	$471 54
" Bank of Commerce, Cayuga	564 28
" Union Bank, Cayuga, Ont.	104 39
" Union Bank, Fisherville	1,017 61
" Bank of Hamilton, Selkirk	275 70
" agents' hands	44 67
Amount of premium notes in force, after deducting all payments thereon and assessments levied	77,783 33
Amount of unpaid assessments levied during 1914	96 42
Total assets	$80,357 94

LIABILITIES.—None.

RECEIPTS.

Cash balance at 31st December, 1913 (not extended)	$5 88	
Cash received for agents' fees (not extended)	340 50	
Cash received as fixed payments of 1914		$369 72
" assessments, 1914		4,092 68
" assessment, prior years		90 57
" interest		4 56
Total receipts		$4,557 53

EXPENDITURE.

Expenses of management:		
Amount paid for agents' fees (not extended)	$340 50	
" fuel and light		$2 00
" statutory assessment and license		24 79
" printing, stationery and advertising		73 50
" salaries of directors' and auditors' fees		176 40
" travelling expenses		5 00
" postage, telegrams and express		44 12
" interest		16 75
" other expenses		14 00
Total expenses of management		$356 56
Miscellaneous payments:		
Amount paid for losses which occurred in 1914		1,506 43
" losses which occurred prior to 1914		221 49
" rebate		45 41
Total expenditure		$2,129 89

CURRENCY OF RISKS.

Amount covered by Policies in force 31st December, 1914.

	Four years.
Mutual	$2,163,985 00

MOVEMENT IN RISKS.

Mutual System.	Number.	Amount.
Policies in force 31st December, 1913	910	$1,970,388 00
Policies new and renewed during 1914	228	515,515 00
Gross number and amount in force during 1914	1,138	$2,485,903 00
Less expired and cancelled in 1914	190	321,918 00
Net risks in force 31st December, 1914	948	$2,163,985.00

CLASSIFICATION OF RISKS.

Farm and non-hazardous.

PREMIUM NOTES

On Policies in force 31st December, 1914.

	Four-year risks.
Amount of face of all premium notes held by Company and legally liable to assessment	$87,816 00
Amount of all premium notes, after deducting all payments thereon and assessments levied	77,783 33
Amount of premium notes received during the year 1914	20,809 00
Payments on premium notes of 1914, including all sums credited on said premium notes:	
Cash paid up to 31st December, 1914	369 72

THE SOUTHWOLD FARMERS' MUTUAL FIRE INSURANCE COMPANY.

HEAD OFFICE, SHEDDEN.

Commenced business 9th September, 1878.

Names and addresses of the Directors and Officers for the year 1915.

Directors:

Maxwell Hunter ..... Pt. Stanley, Ont.
John G. Chapman ..... St. Thomas, Ont.
Chas. F. Heidt ..... Shedden, Ont.
Mungo McNab ..... Iona Station, Ont.
Charles F. Jackson ..... Pt. Stanley, Ont.
Edgar Silcox ..... Shedden, Ont.

Officers:

Maxwell Hunter, President ..... Port Stanley, Ont.
C. F. Heidt, Vice-President ..... Shedden, Ont.
John H. Sells, Secretary-Treasurer ..... Shedden, Ont.

Auditors:

Colin McArthur ..... Southwold Station, Ont.
Justin G. Moore ..... Shedden, Ont.

Unassessed premium note capital, $62,282.45.

STATEMENT FOR THE YEAR ENDING 31ST DECEMBER, 1914.

ASSETS.

Cash on hand at the head office	$42 75
Cash on deposit in Sterling Bank, Shedden, Ont	283 40
Cash on deposit, Home Bank, Lawrence Station	451 65
Amount unpaid of assessments levied during 1914	732 28
Amount of premium notes in force, after deducting all payments thereon and assessments levied	62,282 45
Total assets	$63,792 53

LIABILITIES.—None.

RECEIPTS.

Cash balance at 31st December, 1913 (not extended)	$218 51	
Cash received for assessments levied in 1914		$4,797 65
" assessments levied prior to 1914		636 24
" borrowed money		2,200 00
" interest		0 30
Total receipts		$7,634 19

Expenditure.

Expenses of management:	
Amount paid for agents' commission	$49 00
" interest	109 55
" statutory assessment and license	21 78
" printing, stationery, advertising	19 35
" salaries, directors' and auditors' fees	367 00
" postage, telephone, telegrams and express	21 00
" rent	8 00
" Underwriters' Association	19 00
Total expenses of management	$614 68
Miscellaneous payments:	
Amount paid for losses which occurred prior to 1914	408 00
" losses which occurred during 1914	2,938 95
" rebate	13 27
" repayment of loans	3,100 00
Total expenditure	$7,074 90

Currency of Risks.

Amount covered by Policies in force 31st December, 1914.

	Four years.
Mutual	$1,855,130 00

Movement in Risks.

Mutual System.	Number.	Amount.
Policies in force 31st December, 1913	791	$1,844,290 00
Policies new and renewed during 1914	202	465,415 00
Gross number and amount in force during 1914	993	$2,309,705 00
Less expired and cancelled in 1914	201	454,575 00
Net risks in force 31st December, 1914	792	$1,855,130 00

Classification of Risks:

Farm and non-hazardous.

Premium Notes

On Policies in force 31st December, 1914.

	Four years.
Amount of face of all premium notes held by Company and legally liable to assessment	$74,205 20
Amount of all premium notes, after deducting all payments thereon and assessments levied	62,282 45
Amount of premium notes received during the year 1914	18,616 60
Amount of premium notes of 1914, including all sums credited on said premium notes:	
Cash paid up to 31st December, 1914	4,797 65

CANADIAN MILLERS' MUTUAL FIRE INSURANCE COMPANY.

HEAD OFFICE, HAMILTON.

Commenced business 20th September, 1878.

Names and addresses of the Directors and Officers for the year 1915.

Directors:

Alex. L. Noble, Lt.-Col. ..... Norval, Ont.
S. J. Cherry ..... Preston, Ont.
R. A. Thompson ..... Lynden, Ont.
N. H. Stevens ..... Chatham, Ont.
Wm. Scott ..... Caledonia, Ont.
Roswell Goldie ..... Guelph, Ont.

Officers:

Alexander L. Noble, President ..... Norval, Ont.
R. A. Thomson, Vice-President ..... Lynden, Ont.
J. T. White, Secretary-Treasurer ..... Hamilton, Ont.

Auditors:

W. Anderson & Son ..... Hamilton, Ont.

Unassessed premium note capital, $95,297.80.

STATEMENT FOR THE YEAR ENDING 31ST DECEMBER, 1914.

ASSETS.

Cash value of mortgages		$6,000 00
Bonds and debentures		201,683 92
Cash on hand, Head Office		0 21
Cash on deposit to the Company's credit, not drawn against, in Royal Bank, Hamilton		23,130 27
Amount unpaid of fixed payments of 1914		673 20
Prior instalments balance of premium notes (not extended)	$25 30	
Amount of premium notes in force, after deducting all payments thereon and assessments levied		95,297 80
Amount interest accrued		5,629 72
Total assets		$332,415 12

LIABILITIES.—None.

Receipts.

Cash balance at 31st December, 1913 (not extended)	$16,387 89	
Cash received as fixed payments of 1914		$32,255 05
" fixed payments due in prior years		236 50
" interest		10,475 60
" from realization of investments, e.g., debentures, and other securities during 1914 (not extended)	$2,783 97	
" from other sources		32 75
Total receipts		$42,999 90

Expenditure.

Expenses of management:		
Amount paid for law costs		$24 09
" investigation and adjustment of claims		26 78
" statutory assessment and license fee (Ontario)		17 35
" printing, stationery and advertising		246 71
" salaries, directors' and auditors' fees		4,570 00
" postage, telephone, telegrams, express and exchange		206 06
" travelling expenses		713 00
" fuel and light		5 40
" taxes		105 69
" rent		250 00
" other expenses		171 78
Total expenses of management		$6,336 86
Miscellaneous payments:		
Cash paid for losses which occurred during 1914		8,383 48
" rebate		422 18
" re-insurance		95 00
" dividends, refund to policyholders		7,502 04
" for investments (not extended)	$16,301 72	
Total expenditure		$22,739 56

Currency of Risks.

Amount covered by Policies in force 31st December, 1914.

	One year or less.	Three years.	Total.
Mutual	$37,000 00	$1,239,672 00	$1,276,672 00
Re-insurance.			
Mutual	.....	4,000 00	4,000 00
Net risks in force 31st December, 1914	$37,000 00	$1,235,672 00	$1,272,672 00

MOVEMENT IN RISKS.

Mutual System.	Number.	Amount.
Policies in force 31st December, 1913	397	$1,357,561 00
Policies new and renewed during 1914	154	434,602 00
Gross number and amount in force during 1914	551	$1,792,163 00
Less expired and cancelled in 1914	159	515,491 00
Net risks in force 31st December, 1914	392	$1,276,672 00

CLASSIFICATION OF RISKS:

Manufacturing.

PREMIUM NOTES

On Policies in force 31st December, 1914.

Amount of face of all premium notes held by Company and legally liable to assessment	$1,014 00	$164,208 32	$165,222 32
Amount of all premium notes after deducting all payments thereon and assessments levied	622 20	94,675 60	95,297 80
Amount of premium notes received during the year 1914	1,014 00	49,624 00	50,638 00
Payments on premium notes of 1914 including all sums credited on said premium notes:			
Cash paid to 31st December, 1914.			32,255 05

HOPEWELL CREEK MUTUAL FIRE INSURANCE COMPANY.

HEAD OFFICE, NEW GERMANY.

Commenced business 3rd March, 1880.

Names and addresses of the Directors and Officers for the year 1915.

Directors:

Wm. R. Fisk	New Germany, Ont.
Frederick Schaefer	New Hamburg, Ont.
Alex. McKay	Wallenstein, Ont.
Archie Newstead	Mosborough, Ont.
Mark May	New Germany, Ont.
I. B. Ditner	St. Agatha, Ont.
L. K. Weber	Hawkesville, Ont.
Chas. M. Wilhelm	New Germany, Ont.
George Hannel	Ariss, Ont.

Officers:

George Hannel, President	Ariss, Ont.
Frederick Schaefer, Vice-President	New Hamburg, Ont.
Anton Frank, Secretary-Treasurer	New Germany, Ont.

Auditors:

Jacob Estel	Breslau, Ont.
Menno Mader	Breslau, Ont.

Unassessed premium note capital, $47,593 94.

STATEMENT FOR THE YEAR ENDING 31ST DECEMBER, 1914.

ASSETS.

Cash on hand at head office	$ 73
Amount of cash in Royal Bank, Guelph, Ont.	1,818 00
Amount of cash in Bank of Commerce, Guelph, Ont.	2,157 97
Amount unpaid of assessments levied in 1914	226 60
Amount unpaid of assessments levied prior to 1914	116 60
Amount of premium notes in force after deducting all payments thereon and assessments levied	47,593 94
Total assets	$51,913 84

LIABILITIES.—None.

RECEIPTS.

Cash balance, 31st December, 1913 (not extended)	$3,017 32	
Cash received for assessments levied in 1914		$1,272 29
Cash received for assessments levied in years prior to 1914		143 36
Cash received for interest		63 61
Total receipts		$1,479 26

Expenditure.

Expenses of management:	
Amount paid for agents' commission	$ 155 00
" statutory assessments and license fees	14 02
" printing, stationery and advertising	34 90
" salaries, directors' and auditors' fees	265 00
" postage telephone, telegram and express	18 31
" other expenses	17 50
Total expenses of management	$ 504 73
Miscellaneous payments:	
Cash paid for losses which occurred prior to 1914	1 85
Cash paid for losses which occurred in 1914	10 00
Cash paid for rebate	3 30
Total expenditure	$ 519 88

Currency of Risks.

Amount covered by Policies in force 31st December, 1914.

	Four years
Mutual	$ 997,869 00

Movement in Risks.

Mutual System.	Number.	Amount.
Policies in force 31st December, 1913	610	$ 991,609 00
Policies new and renewed during 1914	152	264,490.00
Gross number and amount in force during 1914	762	1,256,099 00
Less expired and cancelled in 1914	150	258,230 00
Net risks in force 31st December, 1914	612	997,869 00

Classification of Risks:

Farm and non-hazardous.

Premium Notes

On Policies in force 31st December, 1914.

	Four years.
Amount of face of all premium notes held by Company and legally liable to assessment	$52,608 10
Amount of premium notes, after deducting all payments thereon and assessments levied	47,593 94
Amount of premium notes received during the year 1914	13,604 50

KENT AND ESSEX FARMERS' MUTUAL FIRE INSURANCE COMPANY.

HEAD OFFICE, ROMNEY.

Commenced business 27th July, 1888.

Names and addresses of the Directors and Officers for the year 1915.

Directors:

T. B. Harvey	Merlin (R.R. 2), Ont.
Christian Johnson	Kingsville, Ont.
Nelson H. Shepley	Amherstburg, Ont.
Thomas Liddle	Wheatley, Ont.
Byron Robinson	Wheatley, Ont.
Christopher Coulter	Wheatley, Ont.
D. Fletcher	Fletcher, Ont.
D. H. Brown	Merlin (R.R. 3), Ont.
Samuel Burk	Blenheim, Ont.
Charles T. Sellars	Kingsville, Ont.
Wm. W. Holmes	Comber, Ont
T. R. Clarke	South Buxton, Ont.

Officers:

David Fletcher, President	Fletcher, Ont.
Byron Robinson, Vice-President	Wheatley, Ont.
Thomas C. Renwick, Secretary-Treasurer	Wheatley, Ont.

Auditors:

Thomas Robinson	Coatsworth, Ont.
Charles H. Shupe	Charing Cross, Ont.

Unassessed premium note capital, $62,801.65.

STATEMENT FOR THE YEAR ENDING 31ST DECEMBER, 1914.

ASSETS.

Cash value of bonds		$ 6,000 00
Cash in Merchants Bank, Wheatley		4,850 69
Amount unpaid of fixed payments at 1914		290 20
Prior instalments on fixed payments (not extended)	$137 88	
Amount of premium notes in force, after deducting all payments thereon and assessments levied		62,801 65
Amount of office furniture and safe (not extended)	$140 00	
Total assets		$73,942 54

LIABILITIES—None.

Receipts.

Cash balance at 31st December, 1913 (not extended)	$3,345 03	
Cash received as fixed payments of 1914		$5,440 65
" fixed payments of prior years		202 25
" interest		423 72
" transfer fees		3 90
Total receipts		$ 6,070 52

Expenditure.

Expenses of management:

Cash paid for commission	$750 66
" law costs	4 19
" taxes	1 00
" rent	25 00
" travelling expenses	147 65
" salaries, directors' and auditors' fees	510 75
" investigation of claims	49 50
" postage, telephone, telegrams and express	32 08
" statutory assessment and license fee	24 85
" printing, stationery and advertising	23 25
" other expenses	4 00
Total expenses of management	$1,572 93

Miscellaneous payments:

Cash paid for losses which occurred during 1914	2,823 95
" rebate	167 98
Total expenditure	$4,564 86

Currency of Risks.

Amount covered by Policies in force 31st December, 1914.

	One-year or less.	Two-year risks.	Three-year risks.	Total.
Mutual	$300 00	$6,800 00	$2,361,145 00	$2,368,245 00

Movement in Risks.

Mutual System.	Number.	Amount.
Policies in force 31st December, 1913	1,213	$2,180,925 00
Policies new and renewed during 1914	412	816,265 00
Gross number and amount in force during 1914	1,625	$2,997,190 00
Less expired and cancelled in 1914	374	628,945 00
Net risks in force 31st December, 1914	1,251	$2,368,245 00

CLASSIFICATION OF RISKS:

Farm and non-hazardous.

PREMIUM NOTES

On Policies in force 31st December, 1914.

	One-year or less	Two-year risks.	Three-year risks	Total.
Amount of face of all premium notes held by Company and legally liable to assessment	$6 30	$169 23	$79,036 16	$79,211 69
Amount of all premium notes, after deducting all payments thereon and assessment levied	5 04	137 19	62,659 42	62,801 65
Amount of premium notes received during the year			24,894 55	24,894 55
Payments on premium notes of 1914, including all sums credited on said premium notes			5,440 65	5,440 65
Cash paid up to 31st Dec., 1914. Notes for fixed payments or assessments unpaid 31st December, 1914			290 20	290 20

LONDON TOWNSHIP MUTUAL FIRE INSURANCE COMPANY.

HEAD OFFICE, ARVA.

Commenced business 27th May, 1882.

Names and addresses of the Directors and Officers for the year 1915.

Directors:

W. C. Hodgins	Denfield (R.R. No. 4), Ont.
H. McGuffin	London (R.R. No. 5), Ont.
T. N. Talbot	Ettrick (R.R. No. 1), Ont.
A. McLean	Ilderton, Ont.
B. C. Brooks	London (R.R. No. 7), Ont.
T. Ramsay	Hyde Park, Ont.
C. J. Hardy	Thorndale, Ont.
H. Needham	Ilderton (R.R. No. 4), Ont.
R. T. Shoebottom	Ettrick (R.R. No. 1), Ont.

Officers:

W. C. Hodgins, President	Denfield (R.R. No. 4), Ont.
T. N. Talbot, Vice-President	Ettrick (R.R. No. 1), Ont.
Edward Dann, Secretary, 565 Central Ave	London, Ont.
E. M. Roberts, Treasurer	Ilderton, Ont.

Auditors:

James Smibert	Ettrick, Ont.
J. E. Johnston	Ettrick, Ont.

Unassessed premium note capital, $65,592.04.

STATEMENT FOR THE YEAR ENDING 31ST DECEMBER, 1914.

ASSETS.

Loan Company's debentures		$10,000 00
Cash in Royal Bank, London		4,067 99
Amount unpaid of fixed payments of 1914		247 80
Fixed payments, prior years (not extended)	$57 70	
Amount of premium notes in force, after deducting all payments thereon and assessments levied		65,592 04
Amount of interest due and accrued		78 32
Office furniture and safe (not extended)	$29 75	
Total assets		$79,986 15

LIABILITIES—None.

Receipts.

Cash balance at 31st December, 1913 (not extended)	$1,108 40	
Cash received for fixed payments of 1914		$5,290 18
" fixed payments of prior years		261 06
" interest		536 58
Total receipts		$6,087 82

Expenditure.

Expenses of management:

Amount paid for commission to agents	$495 00
" janitor	10 00
" investigation of claims	18 00
" statutory assessments and license	28 00
" printing, stationery and advertising	34 29
" salaries, directors' and auditors' fees	427 00
" postage, telephone, telegraph and express	29 56
" travelling expenses, Underwriters' Association fees	25 60
Total expenses of management	$1,067 45

Miscellaneous payments:

Cash paid for losses which occurred prior to 1914	10 00
" losses which occurred during 1914	1,955 63
" rebate	95 15
Total expenditure	$3,128 23

Currency of Risks.

Amount covered by Policies in force 31st December, 1914.

	Three years.
Mutual	$2,606,160 00

Movement in Risks.

Mutual System.	Number.	Amount.
Policies in force 31st December, 1913	1,404	$2,527,498 00
Policies new and renewed during 1914	495	913,255 00
Gross number and amount in force during 1914	1,899	$3,440,753 00
Less expired and cancelled in 1914	474	834,593 00
Net risks in force 31st December, 1914	1,425	$2,606,160 00

CLASSIFICATION OF RISKS:

Farm and non-hazardous.

PREMIUM NOTES

On Policies in force 31st December, 1914.

	Three-year risks.
Amount of face of all premium notes held by Company and legally liable to assessment	$78,345 30
Amount of all premium notes, after deducting all payments thereon and assessments levied	65,592 04
Amount of premium notes received during the year 1914	27,465 15
Payments on premium notes of 1914, including all sums credited on said premium notes:	
Cash paid up to 31st December, 1914	5,290 18
Notes for fixed payments or assessments unpaid at 31st December, 1914	247 80

THE LAMBTON FARMERS' MUTUAL FIRE INSURANCE COMPANY.

HEAD OFFICE, WATFORD.

Commenced business 5th November, 1875.

Names and addresses of the Directors and Officers for the year 1915.

Directors:

John W. Kingston.....Watford, Ont.
Guilford Butler .....Croton, Ont.
James Armstrong .....Alvinston, Ont.
James Smith .....Mooretown, Ont.
A. G. Minielly .....Wyoming, Ont.
Thos. Lithgow .....Thedford, Ont.

Officers:

John W. Kingston, President .....Watford, Ont.
James Smith, Vice-President .....Mooretown, Ont.
W. G. Willoughby, Secretary-Treasurer .....Watford, Ont.

Auditors:

Alex. Jamieson .....Forest, Ont.
P. J. McEwen ..... Wyoming, Ont.

Unassessed premium note capital, $101,320.34.

STATEMENT FOR THE YEAR ENDING 31ST DECEMBER, 1914.

ASSETS.

Cash value of debentures	$18,885 26
Cash on hand, head office	152 44
Cash in Industrial Mortgage and Savings Co., Sarnia	10,549 28
Cash in Merchants Bank, Watford	7,710 10
Amount of short-date notes or due bills, less than one year overdue	2,413 40
Amount of premium notes in force, after deducting all payments thereon and assessments levied	101,320 24
Total assets	$141,030 72

LIABILITIES.—None.

Receipts.

Cash balance at 31st December, 1913 (not extended)	$14,038 65	
Cash received as fixed payments of 1914		$20,854 49
" fixed payments of prior years		2,027 10
" interest		1,334 88
" gas engine permits		34 86
" from matured debenture (not extended)	$1,419 16	
Total receipts		$24,251 33

Expenditure.

Expenses of management:		
Amounts paid for commission to agents		$1,728 00
" statutory assessment and license fee		75 50
" printing, stationery and advertising		136 65
" salaries, directors' and auditors' fees		1,420 00
" postage, telephone, telegrams and express		154 67
" travelling expenses		13 00
" rent		5 00
" investigation and adjustment of claims		91 15
" booklet (annual report)		62 30
" dues, Mutual Underwriters' Association		10 00
" law costs		22 10
" other expenses		14 50
Total expenses of management		$3,732 87
Miscellaneous payments:		
Cash paid for losses which occurred during 1914		11,854 02
" re-insurance		167 53
" rebates		886 90
" investments (not extended)	$4,656 00	
Total expenditures		$16,641 32

Currency of Risks.

Amount covered by Policies in force 31st December, 1914.

	Three years.
Mutual	$8,168,336 00
Less re-insurance, Cash System	19,885 00
Amount actually carried by Company at 31st December, 1914	$8,148,451 00

Movement in Risks.

Mutual System.	Number.	Amount.
Policies in force 31st December, 1913	4,576	$7,746,456 00
Policies new and renewed during 1914	1,730	3,221,910 00
Gross number and amount in force during 1914	6,306	$10,968,366 00
Less expired and cancelled in 1914	1,689	2,800,030 00
Net risks in force 31st December, 1914	4,617	$8,168,336 00

CLASSIFICATION OF RISKS:

Farm and non-hazardous.

PREMIUM NOTES

On Policies in force 31st December, 1914.

	Three-year risks.
Amount of face of all premium notes held by Company and legally liable to assessment	$163,546 23
Amount of all premium notes, after deducting all payments thereon and assessments levied	101,320 24
Amount of premium notes received during the year 1914	64,450 20
Payments on premium notes of 1914, including all sums credited on said premium notes:	
Cash paid up to 31st December, 1914	20,854 49
Notes for fixed payments unpaid 31st December, 1914	2,413 40

ONEIDA FARMERS' MUTUAL FIRE INSURANCE COMPANY.

HEAD OFFICE, ONEIDA.

Commenced business 27th March, 1875.

Names and addresses of the Directors and Officers for the year 1915.

Directors:

Allan Anderson..... Caledonia (R.R. 3), Ont.
Peter Kinnear.....De Cewsville, Ont.
Geo. Ferguson.....Cayuga (R.R. 4), Ont.
W. S. Dunnet..... Lythmore.
R. E. King.....Cayuga (R.R. 4), Ont.
James Downey..... Willowgrove, Ont.

Officers:

Geo. Ferguson, President.....Cayuga, Ont.
Jas. Downey, Vice-President..... Willowgrove, Ont.
M. C. Senn, Secretary-Treasurer..... Caledonia (R.R. 3), Ont.

Auditors:

D. A. Tate ..... Cayuga (R.R. 4), Ont.
Alex. Dunnet.....Hagersville (R.R. 3), Ont.

Unassessed premium note capital, $23,062.63.

STATEMENT FOR THE YEAR ENDING 31ST DECEMBER, 1914.

ASSETS.

Cash on hand at head office.....	$115 90
Cash on hand at Standard Bank, Caledonia, Ont.....	509 84
Cash on hand at Bank of Hamilton, Hagersville, Ont.....	33 98
Amount of unpaid assessments levied during 1914.....	32 95
Amount of premium notes in force, after deducting all payments thereon and assessments levied	23,062 63
Total assets	$23,755 30

LIABILITIES—None.

Receipts.

Cash balance at 31st December, 1913 (not extended)	$87 63	
Cash received for assessment levied in 1914		$4,302 15
" assessment levied prior to 1914		3 63
" interest		11 03
" transfers		1 00
" borrowed money		800 00
Total receipts		$5,117 81

Expenditure.

Expenses of management:	
Amount paid for statutory assessment and license fee	$13 16
" printing, stationery and advertising	7 00
" salaries, directors' and auditors' fees	239 70
" postage, telephone, telegrams and express	17 50
" interest	25 40
" travelling expenses	5 00
" exchange on draft	1 00
" dues, Underwriters' Association	3 00
	$311 76
Miscellaneous payments:	
Cash paid for losses which occurred prior to 1914	10 00
" losses which occurred during 1914	3,023 96
" repayment of loans	1,200 00
Total expenditure	$4,545 72

Currency of Risks.

Amount covered by Policies in force 31st December, 1914.

	Three years.
Mutual	$928,538 00

Movement in Risks.

Mutual System.	Number.	Amount.
Policies in force 31st December, 1913	371	$896,168 00
Policies new and renewed during 1914	142	348,780 00
Gross number and amount in force during 1914	513	$1,244,948 00
Less expired and cancelled in 1914	142	316,410 00
Net risks in force 31st December, 1914	371	$928,538 00

CLASSIFICATION OF RISKS:

Farm and non-hazardous.

PREMIUM NOTES

On Policies in force 31st December, 1914.

	Three-year risks.
Amount of face of all premium notes held by Company and legally liable to assessment	$28,267 38
Amount of all premium notes, after deducting all payments thereon and assessment levied	23,062 63
Amount of premium notes received during the year 1914	10,583 59
Payments on premium notes of 1913, including all sums credited on said premium notes, viz.:	
Cash paid up to 31st December, 1914	4,302 15

WALPOLE FARMERS' MUTUAL FIRE INSURANCE COMPANY.

HEAD OFFICE, JARVIS.

Commenced business 27th July, 1867.

Names and addresses of the Directors and Officers for the year 1915.

Directors:

Robert Miller ..... Jarvis, Ont.
R. W. Parkinson ..... Hagersville (R.R. No. 5), Ont
George Harrison..... Hagersville, Ont.
J. N. Howard .....Hagersville, Ont.
E. B. McDonald ....Jarvis, Ont.
James Martin ..... Selkirk, Ont.
W. J. Bigger ..... Jarvis (R.R. No. 4), Ont.
J. B. McKenzie.....Nanticoke, Ont.
R. J. Catherwood .....Hagersville, Ont.

Officers:

E. B. McDonald, President ..... Jarvis, Ont.
R. J. Catherwood, Vice-President ..... Hagersville, Ont.
George L. Miller, Secretary-Treasurer ..... Jarvis, Ont

Auditors:

James Williamson .....Jarvis, Ont.
Wm. J. Fallis .....Jarvis, Ont.

Unassessed premium note capital, $75,781.39.

STATEMENT FOR THE YEAR ENDING 31ST DECEMBER, 1914.

ASSETS.

Cash value of real estate		$2,500 00
Cash in Bank of Hamilton, Jarvis		264 99
Cash in agents' hands		136 00
Amount unpaid of fixed payments of 1914.....		578 44
Amount unpaid of fixed payments of prior years (not extended)..	$180 60	
Amount of premium notes in force, after deducting all payments thereon and assessments levied		75,781 39
Office furniture and safe	$150 00	
Total assets		$79,260 82

LIABILITIES.

Amount of losses adjusted	$388 30

Receipts.

Cash balance at 31st December, 1913 (not extended)	$1,833 42	
Cash received at taking of application:		
Held by agents for fees (not extended)	235 00	
Received at head office		$117 50
Cash received as fixed payments of 1914		6,285 90
" as fixed payments due in prior years		272 04
" for interest		12 17
" borrowed during 1914		2,000 00
" rent from office building		162 50
Total receipts		$8,850 11

Expenditure.

Expenses of management:		
Amount paid to agents in fees (not extended)	$235 00	
" for rent and taxes		$47 87
" investigation and adjustment of claims		36 00
" statutory assessment and license		24 33
" travelling expenses		15 00
" law costs		15 00
" interest		75 00
" printing, stationery and advertising		64 75
" salaries, directors' and auditors' fees		655 90
" postage, telephone, telegrams and express		47 00
" fuel and light		35 93
" other expenses		18 80
Total expenses of management		$1,035 58
Miscellaneous payments:		
Cash paid for losses which occurred prior to 1914		2,146 00
" losses which occurred during 1914		5,134 04
" rebate		102 92
" repayment of loans		2,000 00
Total expenditure		$10,418 54

Currency of Risks.

Amount covered by Policies in force 31st December, 1914.

	Four years.
Mutual	$2,188,786 00

Movement in Risks.

	Number.	Amount.
Policies in force 31st December, 1913	887	$2,123,807 00
Policies new and renewed during 1914	244	619,060 00
Gross number and amount in force during 1914	1,131	$2,742,867 00
Less expired and cancelled in 1914	262	554,081 00
Net risks in force 31st December, 1914	869	$2,188,786 00

CLASSIFICATION OF RISKS:

Farm and non-hazardous.

PREMIUM NOTES

On Policies in force 31st December, 1914.

	Four-year risks.
Amount of face of all premium notes held by Company and legally liable to assessment	$88,716 19
Amount of all premium notes, after deducting all payments thereon and assessment levied	75,781 39
Amount of premium notes received during the year 1914	25,020 67
Payments on premium notes of 1914, including all sums credited on said premium notes:	
Cash paid up to 31st December, 1914	1,767 80
Notes for fixed payments or assessments unpaid at 31st December, 1914	233 89

GRAND RIVER FARMERS' MUTUAL FIRE INSURANCE COMPANY.

HEAD OFFICE, YORK.

Commenced business 15th April, 1875.

Names and addresses of the Directors and Officers for the year 1915.

Directors:

Wm. A. Johnston.....York (R.R. 1), Ont.
Whitfield Teasdale..... Cayuga (R.R. 1), Ont.
E. R. Asher ..... Caistorville, Ont.
Thomas Howden..... Caledonia (R.R. 2), Ont.
James G. Lindsay.....Caledonia, Ont.
Jno. Bell.....Glanford Station, Ont.

Officers:

Jas. G. Lindsay, President.....Caledonia, Ont.
John Bell, Vice-President..... Glanford Station, Ont.
N. Simenton, Secretary-Treasurer.....Blackheath, Ont.

Auditors:

John Thompson..... York, Ont.
Thomas Peart.....York, Ont.

Unassessed premium note capital, $72,528.04.

STATEMENT FOR THE YEAR ENDING 31ST DECEMBER, 1914.

ASSETS.

Cash on hand, Head Office.....	$11 30
Cash in Standard Bank, Caledonia.....	1,372 36
Cash in Union Bank, Canfield	589 04
Amount of premium notes in force, after deducting all payments thereon and assessments levied	72,528 04
Total assets	$74,500 74

LIABILITIES—None.

RECEIPTS.

Cash balance at 31st December, 1913 (not extended).....	$5,994 25	
Cash received for assessments prior to 1914.....		$107 22
" interest		145 84
" transfer fees		7 75
Total receipts		$260 81

Expenditure.

Expenses of management:		
Amount paid to agents in fees (not extended)	$428 00	
Amount paid for travelling expenses		$7 30
" statutory assessment and license		27 22
" rent		15 00
" printing, stationery and advertising		27 75
" salaries, directors' and auditors' fees		525 30
" postage, telephone, telegrams and express		23 22
" other expenses		5 00
Total expenses of management		$630 79
Miscellaneous payments:		
Amount paid for losses which occurred prior to 1914		15 00
" losses which occurred during 1914		3,632 67
" rebate		3 90
Total expenditure		$4,282 36

Currency of Risks.

Amount covered by Policies in force 31st December, 1914.

	Three years.
Mutual	$2,567,998 00

Movement in Risks.

Mutual System.	Number.	Amount.
Policies in force 31st December, 1913	1,171	$2,441,453 00
Policies new and renewed during 1914	428	934,085 00
Gross number and amount in force during 1914	1,599	$3,375,538 00
Less expired and cancelled in 1914	412	807,540 00
Net risks in force 31st December, 1914	1,187	$2,567,998 00

Classification of Risks:

Farm and non-hazardous.

Premium Notes

On Policies in force 31st December, 1914.

Amount of face of all premium notes held by Company and legally liable to assessment	$78,010 89
Amount of all premium notes, after deducting all payments thereon and assessments levied	72,528 04
Amount of premium notes received during the year 1914	28,353 45

NORTH WATERLOO FARMERS' MUTUAL FIRE INSURANCE COMPANY.

HEAD OFFICE, WATERLOO.

Commenced business 1st August, 1874.

Names and addresses of the Directors and Officers for the year 1915.

Directors:

Jno. H. Campbell	Crosshill, Ont.
J. W. Hartleib	Bamberg, Ont.
Geo. F. Lackner	Berlin, Ont.
Samuel Cassel	New Hamburg, Ont.
L. Bowman	Conestogo, Ont.
Joseph B. Hagey	Preston, Ont.
Josiah Stauffer	Waterloo, Ont.
J. C. Hallman	Petersburg, Ont.
John Amos	Strasberg, Ont.
Jas. M. Bennett	Elora, Ont.
Val. Otterbein	Heidelberg, Ont.

Officers:

Jos. B. Hagey, President	Preston, Ont.
J. C. Hallman, Vice-President	Petersburg, Ont.
Josiah Stauffer, Manager	Waterloo, Ont.

Auditors:

Mennon S. Snyder	Bloomingdale, Ont.
R. H. More	Berlin, Ont.

Unassessed premium note capital, $526,677.23.

STATEMENT FOR THE YEAR ENDING 31ST DECEMBER, 1914.

ASSETS.

Amount of mortgages	$14,200 00
Cash on hand at head office	44 40
Cash in Molsons Bank, Waterloo	3,202 56
Cash in Bank of Toronto, Waterloo	16,290 75
Amount unpaid of assessment levied during 1914	1,624 35
Amount unpaid of assessments levied in prior years	139 74
Amount of premium notes in force, after deducting all payments thereon and assessments levied	526,677 23
Total assets	$562,179 03

LIABILITIES—None.

Receipts.

Cash balance at 31st December, 1913 (not extended)	$6,998 66	
Cash received for assessments levied in 1914		$14,588 91
" assessments levied in years prior to 1914		1,103 52
" interest		1,260 35
" from investments (payments on mortgages), not extended	$4,600 00	
Total receipts		$16,952 78

Expenditure.

Expenses of management:	
Amount paid for agents' commission (new applicants)	$1,550 50
" rent	125 00
" investigation and adjustment of claims	55 75
" statutory assessment and license fee	97 73
" printing, stationery and advertising	107 03
" salaries, directors' and auditors' fees	1,502 60
" postage, telephone, telegrams and express	226 85
" fuel and light	19 65
" travelling expenses	26 00
" taxes	8 72
" other expenses, including calendars	320 64
Expenses of management	$4,040 47
Miscellaneous payments	
Cash paid for losses which occurred during 1914	4,934 51
" rebate	38 75
Total expenditure	$9,013 73

Currency of Risks.

Amount covered by Policies in force 31st December, 1914.

	Four years.
Mutual	$10,994,811 00

Movement in Risks.

Mutual System.	Number.	Amount.
Policies in force 31st December, 1913	4,298	$10,189,060 00
Policies new and renewed during 1914	1,440	3,589,427 00
Gross number and amount in force during 1914	5,738	$13,778,487 00
Less expired or cancelled in 1914	1,156	2,783,676 00
Net risks in force 31st December, 1914	4,582	$10,994,811 00

CLASSIFICATION OF RISKS:

Farm and non-hazardous.

PREMIUM NOTES

On Policies in force 31st December, 1914

	Four years.
Amount of face of all premium notes held by the Company and legally liable to assessment	$560,740 00
Amount of all premium notes, after deducting all payments thereon and assessments levied	526,677 23
Amount of premium notes received during the year 1914	179,995 00
Payments on the premium notes of 1914, including all sums credited on said premium notes, viz.:	
(*a*) Cash paid up to 31st December, 1914	14,588 91
(*b*) Notes for fixed payments or assessments unpaid at 31st December, 1914	1,624 35

PRESCOTT FARMERS' MUTUAL FIRE INSURANCE COMPANY.

HEAD OFFICE, ALFRED.

Commenced business 5th August, 1901.

Names and addresses of the Directors and Officers for the year 1915.

Directors:

Samuel Parisien ..... Alfred, Ont.
Francis Hotte ..... L'Orignal, Ont.
J. Bte. Labrosse ..... Alfred Station, Ont.
J. Dalma Tregent ..... Gratton's Corner, Ont,
Louis Malette ..... Alfred, Ont.
Joseph Chatelain ..... Curran, Ont.

Officers:

J. Bte. Labrosse, President ..... Alfred, Ont.
Louis Malette, Vice-President ..... Alfred, Ont.
B. G. Parisien, Secretary-Treasurer ..... Alfred, Ont.

Auditors:

Julien Brisebois ..... Alfred, Ont.
J. R. Brownrigg ..... Alfred Centre, Ont.

Unassessed premium note capital, $79,863 01.

STATEMENT FOR THE YEAR ENDING 31ST DECEMBER, 1914.

ASSETS.

School debentures		$11,071 02
Cash on hand at head office	$284 04	
Bank of Hochelaga, L'Orignal, Ont.	722 41	
Union Bank, Plantagenet	501 05	
Provincial Bank, Alfred, Ont.	4,081 76	
		5,589 26
Amount unpaid of fixed payments of 1914		96 76
Amount of premium notes in force, after deducting all payments thereon and assessments levied		79,863 01
Total assets		$96,620 05

LIABILITIES.—None.

RECEIPTS.

Cash balance at 31st December, 1913 (not extended)	$11,020 71	
Cash received for fixed payments due in 1914		$7,166 36
" fixed payments due in prior years		26 01
" interest		483 95
" advertising on calendars		100 00
" principal of debentures (not extended)	$596 99	
Total receipts		$7,776 32

EXPENDITURE.

Expenses of management:		
Amount paid for commission to agents		$32 60
" fuel and light		8 00
" travelling expenses		74 00
" statutory assessment and license fee		33 61
" printing, stationery and advertising		219 84
" salaries, directors' and auditors' fees		532 00
" postage, telegrams and express		69 50
Total expenses of management		$969 55
Miscellaneous payments:		
Cash paid for losses which occurred during 1914		5,638 74
" rebates		196 47
" investments (not extended)	$7,000 00	
Total expenditure		$6,804 76

CURRENCY OF RISKS.

Amount covered by Policies in force 31st December, 1914.

	Three years
Mutual	$3,245,760 00

MOVEMENT IN RISKS.

Mutual System.	Number.	Amount.
Policies in force 31st December, 1913	2,203	$3,143,365 00
Policies new and renewed during 1914	784	1,165,840 00
Gross number and amount in force during 1914	2,987	$4,309,205 00
Less expired and cancelled in 1914	794	1,063,445 00
Net risks in force 31st December, 1914	2,193	$3,245,760 00

CLASSIFICATION OF RISKS:

Farm and non-hazardous,

PREMIUM NOTES

On Policies in force 31st December, 1914.

	Three-year risks
Amount of face of all premium notes held by Company and legally liable to assessment	$97,372 80
Amount of all premium notes, after deducting all payments thereon and assessments levied	79,863 01
Amount of premium notes received during the year 1914	34,975 20
Payments on the premium notes of 1914, including all sums credited on said premium notes:	
(a) Cash paid up to 31st December, 1914	4,868 05

FARMERS' UNION MUTUAL FIRE INSURANCE COMPANY.

HEAD OFFICE, LINDSAY.

Commenced business 3rd June, 1895.

Names and addresses of the Directors and Officers for the year 1915.

Directors:

Wm. Lownsborough	Oakwood, Ont.
Edwin Mark	Little Britain, Ont.
John Suggitt	Cameron, Ont.
D. H. Corneil	Omemee, Ont.
Wm. Fell	Fenelon Falls (R.R. 2), Ont.
Thos. D. Young	Peterboro (R.R. 3), Ont.
Rich. Goard	Beaverton (R.R. 2), Ont.
Thomas Davey	Bexley, Ont.
Thos. Robertson	Dunsford, Ont.
Jno. R. Magee	Janetville, Ont.
W. S. Graham	Omemee (R.R.), Ont.
Samuel Deyell	Peterboro, Ont.

Officers:

Edwin Mark, President	Little Britain, Ont.
Wm. Fell, Vice-President	Fenelon Falls (R.R. 2), Ont.
R. J. Corneil, Secretary-Treasurer	Lindsay, Ont.

Auditors:

W. H. Wilson	Lindsay, Ont.
E. H. Hopkins	Lindsay, Ont.

Unassessed premium note capital, $252,143 29.

STATEMENT FOR THE YEAR ENDING 31ST DECEMBER, 1914.

ASSETS.

Cash value of bonds, debentures		$11,175 00
Cash value of mortgages		3,000 00
Actual cash in Standard Bank, Lindsay		15,664 03
Amount unpaid of fixed payments due in 1914 (short date notes)		3,258 23
Amount of premium notes in force, after deducting all payments thereon and assessments levied		252,143 29
Amount of interest accrued		540 10
Office furniture (not extended)	$273 00	
Total assets		$285,780 65

Liabilities.

Amount of losses supposed or reported		$250 00
Total liabilities		$250 00

Receipts.

Cash balance for 31st December, 1913 (not extended)	$11,455 05	
Cash received for membership fees		$1,636 00
" for fixed payments of 1914		21,033 60
" from due bills of 1914		2,431 02
" for interest		964 61
" extra premiums		9 88
" on mortgages (not extended)	$1,300 00	
Total receipts		$26,075 11

Expenditure.

Expenses of management:		
Cash paid for agents' fees		$1,876 50
" commission to agents		1,843 00
" investigation of claims		158 75
" travelling expenses		46 55
" statutory assessment and license fee		84 64
" salaries, directors' and auditors' fees		1,226 95
" printing, stationery and advertising		200 15
" postage, telegrams and express		166 99
" rent		60 00
" collection of notes		73 45
" other expenses		25 00
Total expenses of management		$5,761 98
Miscellaneous payments:		
Amount paid for losses which occurred during 1914		12,803 66
" rebates		900 49
Amount invested (not extended)	$3,700 00	
Total expenditure		$19,466 13

Currency of Risks.

Amount covered by Policies in force 31st December, 1914.

	One-year risks.	Two-year risks.	Three-year risks.	Total.
Mutual	$20,485 00	$44,927 00	$9,196,122 00	$9,261,534 00

MOVEMENT IN RISKS.

Mutual System.	Number.	Amount.
Policies in force 31st December, 1913	5,215	$8,750,774 00
Policies new and renewed during 1914	1,943	3,557,250 00
Gross number and amount in force during 1914	7,158	$12,308,024 00
Less expired and cancelled in 1914	1,837	3,046,490 00
Net risks in force 31st December, 1914	5,321	$9,261,534 00

CLASSIFICATION OF RISKS:

Farm and non-hazardous.

PREMIUM NOTES

On Policies in force 31st December, 1914

	One-year risks.	Two-year risks.	Three-year risks.	Total.
Amount of face of all premium notes held by Company and legally liable to assessment	$820 75	$1,887 95	$304,996 85	$307,705 55
Amount of all premium notes after deducting all payments thereon and assessments levied	.....	.....	.....	252,143 29
Amount of premium notes received during the year 1914	.....	.....	.....	121,299 27
Payments on the premium notes of 1914, including all sums credited on the said premium notes, viz.:				
Cash paid up to 31st Dec., 1914	.....	.....	.....	21,033 60
Notes for fixed payments or assessments unpaid 31st December, 1914	.....	.....	.....	3,003 83

GLENGARRY FARMERS' MUTUAL FIRE INSURANCE COMPANY.

HEAD OFFICE, ALEXANDRIA.

Commenced business, 7th May, 1895.

Names and addresses of the Directors and Officers for the year 1915.

Directors:

Wm. Irvine	Dalkeith, Ont.
D. A. McDonald	Greenfield, Ont.
D. D. McDonell	Green Valley, Ont.
W. J. McGregor	North Lancaster, Ont.
Donald McCaskill	North Laggan, Ont.
R. J. Pattingale	Lancaster, Ont.

Officers:

W. J. McGregor, President	North Lancaster, Ont.
Donald McCaskill, Vice-President	North Laggan, Ont.
V. G. Chisholm, Secretary-Treasurer	Alexandria (R.R. 1), Ont.

Auditors:

Sam. McDonell	Alexandria (R.R. 1), Ont.
J. A. McDonell	Alexandria (R.R. 1), Ont.

Unassessed premium note capital, $142,634 80.

STATEMENT FOR THE YEAR ENDING 31ST DECEMBER, 1914.

ASSETS.

Cash value of mortgages	$175 00
Cash on hand, head office	107 25
Cash in Union Bank, Alexandria	3,825 80
" Bank of Ottawa, Alexandria	2,430 30
" Merchants Bank, Lancaster, Ont.	1,846 70
" Bank of Ottawa, Martintown, Ont.	744 34
" Bank of Ottawa, Maxville, Ont.	2 70
Amount unpaid of assessment levied in 1914	375 37
Amount of premium notes in force, after deducting all payments thereon and assessments levied	142,634 80
Total assets	$152,142 26

LIABILITIES—None.

Receipts.

Cash balance at 31st December, 1913 (not extended)	$6,257 81	
Cash received for fixed payments of 1914		$11,659 50
" assessments levied in 1914		310 42
" interest		182 44
" sale of safe		45 00
" matured debenture (not extended)	4,780 00	
Total receipts		$12,197 36

Expenditure.

Expenses of management:	
Amount paid for commission	$1,165 95
" investigation of claims	265 80
" statutory assessment and license	61 48
" postage, telephones, telegrams and express	222 20
" salaries, directors' and auditors' fees	837 20
" travelling expenses and sundries	82 75
" safe	70 00
" collection of assessments	57 20
Total expenses of management	$2,762 58
Miscellaneous payments:	
Cash paid for losses which occurred during 1914	11,377 00
" rebates	138 50
Total expenditure	$14,278 08

Currency of Risks.

Amount covered by Policies in force 31st December, 1914.

	Three years.
Mutual	$6,236,125 00

Movement in Risks.

Mutual System.	Number.	Amount.
Policies in force 31st December, 1913	3,887	$6,205,668 00
Policies new and renewed during 1914	1,187	1,943,250 00
Gross number and amount in force during 1914	5,074	$8,148,918 00
Less expired and cancelled in 1914	1,284	1,912,793 00
Net risks in force 31st December, 1914	3,790	$6,236,125 00

CLASSIFICATION OF RISKS:

Farm and non-hazardous.

PREMIUM NOTES

On Policies in force 31st December, 1914.

	Three-year risks.
Amount of face of all premium notes held by Company, and legally liable to assessment	$187,083 75
Amount of all premium notes, after deducting all payments thereon and assessments levied	142,634 80
Amount of premium notes received during the year 1914	58,297 50
Payments on premium notes of 1914, including all sums credited on said premium notes, viz.:	
Cash paid up to 31st December, 1914	11,659 50

THE LANARK COUNTY FARMERS' MUTUAL FIRE INSURANCE COMPANY.

HEAD OFFICE, PERTH, ONT.

Commenced business 14th September, 1896.

Names and addresses of the Directors and Officers for the year 1915.

Directors:

James Glenn ..... Perth (R.R. 2), Ont.
David McLean ..... Perth, Ont.
James Shaw ..... Perth (R.R. 2), Ont.
Carr Thompson ..... Perth (R.R. 2), Ont.
Dennis Noonan ..... Perth (R.R. 4), Ont.
Andrew Cochrane ..... Almonte, Ont.
Alfred Bell ..... Balderson, Ont.
Robert M. Anderson ..... Perth (R.R. 4), Ont.
Edmund Burk ..... Perth (R.R. 3), Ont.

Officers:

Dennis Noonan, President ..... Perth (R.R. 4), Ont.
R. M. Anderson, Vice-President ..... Perth (R.R. 4), Ont.
P. Cavers, Secretary ..... Perth, Ont.
W. A. Moore, Treasurer ..... Perth, Ont.

Auditors:

E. R. Stedman ..... Perth (R.R. 1), Ont.
J. Ernest Anderson ..... Perth (R.R. 4), Ont.

Unassessed premium note capital, $188,150 45.

STATEMENT FOR THE YEAR ENDING 31ST DECEMBER, 1914.

ASSETS.

Cash in hand at head office		$127 54
Cash in Merchants Bank, Perth		4,910 40
Amount unpaid of fixed payments of 1914		768 81
Amount unpaid of prior instalments (not extended)	$377 45	
Amount of premium notes in force after deducting all payments thereon and assessments levied		188,150 45
Office furniture and safe (not extended)	$150 00	
Total assets		$193,957 20

LIABILITIES.—None.

Receipts.

Cash balance at 31st December, 1913 (not extended)	$6,105 20	
Cash received as fixed payments of 1914		$19,159 25
" fixed payment of prior years		497 98
" for interest		162 12
Total receipts		$19,819 35

Expenditure.

Expenses of management:	
Cash paid for agents' commission	$2,335 65
" statutory assessment and license fee	72 73
" rent	62 00
" fuel and light	53 23
" investigation of claims	121 25
" salaries, directors' and auditors' fees	586 10
" printing, stationery and advertising	480 08
" postage, telegrams and express	230 69
" law costs	6 00
" Underwriters' Association fee	10 00
" all other	114 90
Total expenses of management	$4,072 63
Miscellaneous payments:	
Cash paid for losses which occurred prior to 1914	363 00
" losses which occurred during 1914	16,285 83
" rebate	165 15
Total expenditure	$20,886 61

Currency of Risks.

Amount covered by Policies in force 31st December, 1914.

	Three years.
Mutual	$7,636,368 00

Movement in Risks.

Mutual System.	Number.	Amount.
Policies in force 31st December, 1913	5,339	$7,442,748 00
Policies taken during 1914	1,845	2,826,926 00
Gross number and amount in force during 1914	7,184	$10,269,674 00
Less expired and cancelled in 1914	1,874	2,633,306 00
Net risks in force 31st December, 1914	5,310	7,636,368 00

CLASSIFICATION OF RISKS:

Farm and non-hazardous.

PREMIUM NOTES

On Policies in force 31st December, 1914.

	Three-year risks.
Amount of face of all premium notes held by Company, and legally liable to assessment	$266,434 32
Amount of all premium notes, after deducting all payments thereon and assessments levied	188,150 45
Amount of premium notes received during the year 1914	83,935 10
Payment on premium notes of 1914, including all sums credited on said premium notes, viz.:	
Cash paid on premium notes of 1914 to 31st December	7,198 95

AMHERST ISLAND MUTUAL FIRE INSURANCE COMPANY.

HEAD OFFICE, STELLA.

Commenced business 23rd July, 1894.

Names and addresses of the Directors and Officers for the year 1915.

Directors:

A. W. Hitchins ..... Emerald, Ont.
R. A. Fowler ..... Emerald, Ont.
F. P. Instant ..... Stella, Ont.
John Glen ..... Stella, Ont.
Wm. H. Preston ..... Stella, Ont.
John Richards ..... Stella, Ont.
Wm. Glen ..... Stella, Ont.
W. A. Hitchins ..... Emerald, Ont.
Samuel Miller ..... Stella, Ont.

Officers:

A. W. Hitchins, President ..... Emerald, Ont.
R. A. Fowler, Vice-President ..... Emerald, Ont.
F. P. Instant, Secretary-Treasurer ..... Stella, Ont.

Auditors:

John Filson ..... Emerald, Ont.
W. P. Tugwell ..... Stella, Ont.

Unassessed premium note capital, $8,362 81.

STATEMENT FOR THE YEAR ENDING 31ST DECEMBER, 1914.

ASSETS.

Cash on hand at head office	$58 30	
Cash in Bank of Montreal, Kingston	4,118 91	$4,177 21
Amount of premium notes in force, after deducting all payments thereon and assessments levied		8,362 81
Notes or due bills less than one year overdue		24 40
Total assets		$12,564 42

LIABILITIES.—None.

RECEIPTS.

Cash balance, 31st December, 1913 (not extended)	$4,068 27	
Cash received as fixed payments of 1914		$535 52
" fixed payments due in prior years		13 92
" for interest		120 96
Total receipts		$670 40

EXPENDITURE.

Expenses of management:	
Cash paid for commission to agents	$109 10
" fuel and light	6 00
" statutory assessment and license fee	7 37
" travelling expenses	1 00
" salaries, directors' fees, etc.	122 50
" printing, stationery and advertising	23 75
" postage, telephone, telegrams and express	2 80
Total expenses of management	$272 52
Miscellaneous payments:	
Cash paid for losses which occurred during 1914	280 62
" rebates	8 32
Total expenditure	$561 46

CURRENCY OF RISKS.

Amount covered by Policies in force 31st December, 1914.

	One year.	Three years.	Total.
Mutual	$1,300 00	$262,125 00	$263,425 00

MOVEMENT IN RISKS.

Mutual System.	Number.	Amount.
Policies in force 31st December, 1913	186	$260,575 00
Policies new and renewed during 1914	52	69,635 00
Gross number and amount in force during 1914	238	$330,210 00
Less expired and cancelled in 1914	50	66,785 00
Net risks in force 31st December, 1914	188	$263,425 00

CLASSIFICATION OF RISKS:

Farm and non-hazardous.

PREMIUM NOTES

On Policies in force 31st December, 1914.

	One year.	Three years.	Total
Amount of face of all premium notes held by Company and legally liable to assessment	$26 00	$10,433 50	$10,459 50
Amount of all premium notes, after deducting all payments thereon and assessments levied	19 80	8,342 01	8,362 81
Amount of premium notes received during year 1914	26 00	2,729 40	2,755 40
Payments on the premium notes of 1914, including all sums credited on said premium notes, viz.:			
(*a*) Cash paid up to 31st Dec., 1914	6 20	529 32	535 52
(*b*) Notes for fixed payments or assessments unpaid 31st December, 1914	.....	16 00	16 00

MAPLE LEAF FARMERS' MUTUAL FIRE INSURANCE COMPANY.

HEAD OFFICE, COLUMBUS.

Commenced business 19th August, 1895.

Names and addresses of the Directors and Officers for the year 1915.

Directors:

Wm. Smith	Columbus, Ont.
G. B. Mothersill	Oshawa, Ont.
Peter Christie	Manchester, Ont.
John Davy	Leskard, Ont.
J. J. Smith	Enniskillen, Ont.
Alex. Mackenzie	Oshawa, Ont.
Noah Burkholder	Cedar Grove, Ont.
H. E. Webster	Whitby, Ont.
S. J. Williams	Hampton, Ont.
Joshua Hoover	Stouffville, Ont.
Charles Calder	Brooklin, Ont.

Officers:

Wm. Smith, M.P., President	Columbus, Ont.
Noah Burkholder, Vice-President	Oshawa, Ont.
Wm. Purves, Secretary	Columbus, Ont.
Samson Roberts, Treasurer	Columbus, Ont.

Auditors:

W. E. N. Sinclair	Oshawa, Ont.
W. F. Weir	Port Perry, Ont.

Unassessed premium note capital, $144,817.20.

STATEMENT FOR THE YEAR ENDING 31ST DECEMBER, 1914.

ASSETS.

Cash value mortgages on real estate		$2,000 00
Amount of municipal and Loan Company debentures		14,384 67
Actual cash on hand at head office	$202 66	
Cash in Standard Bank, Oshawa	10,118 22	
Cash in Ontario Loan and Savings Co., Oshawa	5,769 81	
		16,090 69
Amount of unpaid fixed payments, 1914		558 30
Amount of premium notes in force, after deducting all payments thereon and assessment levied	$144,817 20	
Less residue of premium notes given for re-insurance	2,097 47	
		142,719 73
Interest accrued		126 28
Total assets		$175,879 67

LIABILITIES.—None.

Receipts.

Cash balance at 31st December, 1913 (not extended)	$15,213 84	
Cash received for fixed payments of 1914		$15,687 20
" fixed payments of prior years		447 50
" interest during 1914		1,293 53
" re-insurance on losses		1,440 00
" re-insurance premiums		319 40
" from other sources		1 75
" matured debentures (not extended)	$629 12	
Total receipts		$19,189 38

Expenditure.

Expenses of management:	
Cash paid for agents' commission	$2,186 10
" investigation and adjustment of claims	56 85
" salaries, directors' and auditors' fees	1,631 70
" statutory assessment and license fee	55 77
" printing, stationery and advertising	231 45
" postage, telephone, telegrams and freight	110 11
" rents	12 00
" other expenses	43 25
Total expenses of management	$4,327 23
Miscellaneous payments:	
Cash paid for losses which occurred during 1914	13,914 43
" rebate	307 55
" re-insurance	392 44
Total expenditure	$18,941 65

Currency of Risks.

Amount covered by Policies in force 31st December, 1914.

	One year or less.	Two years.	Three years.	Total.
Mutual	$14,400 00	$10,150 00	$5,800,950 00	$5,825,500 00
Re-insurance.				
On mutual system	.....	.....	$90,450 00	$90,450 00
On cash system	$2,040 00	.....	.....	$2,040 00
Total re-insurance	$2,040 00	.....	$90,450 00	$92,490 00
Net risks carried at 31st December, 1914	$12,360 00	$10,150 00	$5,710,500 00	$5,733,010 00

MOVEMENT IN RISKS.

Mutual System.	Number.	Amount.
Policies in force 31st December, 1913	3,659	$5,579,215 00
Policies new and renewed during 1914	1,409	2,232,475 00
Gross number and amount in force during 1914	5,068	$7,811,690 00
Less expired and cancelled in 1914	1,348	1,986,190 00
Net risks in force 31st December, 1914	3,720	$5,825,500 00

CLASSIFICATION OF RISKS:

Farm and non-hazardous.

PREMIUM NOTES

On Policies in force 31st December, 1914.

	One-year risks.	Two-year risks.	Three-year risks.	Total.
Amount of face of all premium notes held by Company and legally liable to assessment..	$467 55	$327 65	$187,524 80	$188,320 00
Amount of premium notes, after deducting all payments thereon and assessments levied...	400 95	267 45	144,148 80	144,817 20
Amount of premium notes received during the year 1914..	516 30	122 75	71,369 25	72,008 30
Payments on the premium notes of 1914, including all sums credited on said premium notes, viz.:				
(*a*) Cash paid up to 31st December, 1914	72 70	21 95	15,905 30	15,999 95
(*b*) Notes for fixed payments or assessments unpaid at 31st December, 1914	.....	.....	558 30	558 30
Amount of premium notes given for re-insurance	.....	.....	2,824 50	2,824 50
Less payments made thereon...	.....	.....	727 03	727 03
Residue of said premium notes for which the Company is still liable	.....	.....	2,097 47	2,097 47

CARADOC FARMERS' MUTUAL FIRE INSURANCE COMPANY.

HEAD OFFICE, MOUNT BRYDGES.

Commenced business 28th June, 1884.

Names and addresses of the Directors and Officers for the year 1915.

Directors:

Wm. Young	Mount Brydges, Ont.
D. Campbell	Southwold, Ont.
J. Switzer	Lambeth, Ont.
J. Stuart	Muncey, Ont.
D. N. McGugan	Strathroy, Ont.
E. Howlett	Howlett, Ont.
D. Simon	Strathroy, Ont.
Jas. I. Sutherland	Mount Brydges, Ont.
R. Sutherland	Mount Brydges, Ont.
W. S. Wild	Delaware, Ont.
J. D. Carruthers	Melbourne, Ont.
W. Veale	Mount Brydges, Ont.

Officers:

Wm. Young, President	Mount Brydges, Ont.
D. Campbell, Vice-President	Southwold, Ont.
Wm. E. Sawyer, Secretary-Treasurer	Mount Brydges, Ont.

Auditors.

J. H. Matthews	Delaware, Ont.
W. Blair	Mount Brydges, Ont.

Unassessed premium note capital, $53,520 22.

STATEMENT FOR THE YEAR ENDING 31ST DECEMBER, 1914.

ASSETS.

Amount cash, Union Bank, Mount Brydges	$2,220 90
Amount cash, Union Bank, Melbourne	539 94
Amount cash, Royal Bank, Strathroy	1,025 79
Amount cash, Home Bank, Delaware	594 43
Amount unpaid fixed payments of 1914	431 31
Amount of premium notes in force after deducting all payments thereon and assessments levied	53,520 22
Total assets	$58,332 59

Liabilities.

Amount of retained balance premium notes	$155 75
Amount of all other	2 60
Total liabilities	$158 35

Receipts.

Cash balance at 31st December, 1913 (not extended)	$2,705 81	
Cash received at taking of applications:		
Cash received at head office		$181 50
" as fixed payments of 1914		4,593 16
" as fixed payments due in prior years		143 07
" as assessments prior to 1914		2 25
" as interest		129 61
" as transfer fees		2 50
Total receipts		$5,052 09

Expenditure.

Expenses of management:	
Amount paid for commission to agents	$181 50
" investigation and adjustment of claims	32 00
" statutory assessment and license fee	23 09
" printing, stationery and advertising	77 25
" salaries, directors' and auditors' fees	480 30
" postage, telephone, telegrams and express	65 07
" travelling expenses	2 00
" other expenses	29 00
Total expenses of management	$890 21
Miscellaneous payments:	
Cash paid for losses which occurred during 1914	2,527 87
Cash paid for rebate	125 08
Total expenditure	$3,543 16

Currency of Risks.

Amount covered by Policies in force 31st December, 1914.

	Three years.
Mutual	$2,055,075 00

Movement in Risks.

Mutual System.	Number.	Amount.
Policies in force 31st December, 1913	968	$1,988,081 00
Policies new and renewed during 1914	363	782,340 00
Gross number and amount in force during 1914	1,331	$2,770,421 00
Less expired and cancelled in 1914	366	715,346 00
Net risks in force 31st December, 1914	965	$2,055,075 00

CLASSIFICATION OF RISKS:

Farm and non-hazardous.

PREMIUM NOTES

On Policies in force 31st December, 1914.

	Three-year risks.
Amount of face of all premium notes held by Company and legally liable to assessment	$61,652 25
Amount of all premium notes, after deducting all payments thereon and assessments levied	53,520 22
Amount of premium notes received during the year 1914	23,470 20
Payments on premium notes of 1914, including all sums credited on said premium notes:	
Cash paid up to 31st December, 1914	1,644 85

FARMERS' CENTRAL MUTUAL FIRE INSURANCE COMPANY.

HEAD OFFICE, WALKERTON.

Commenced business 31st March, 1894.

Names and addresses of the Directors and Officers for the year 1915.

Directors:

James Tolton ..... Walkerton, Ont.
Wm. Rowand ..... Walkerton, Ont.
R. J. Clancy ..... Chepstow, Ont.
H. W. Monk ..... Malcolm, Ont.
Val. Fisher ..... Walkerton, Ont.
M. Bilger ..... Mildmay, Ont.

Officers:

James Tolton, President ..... Walkerton, Ont.
Wm. Rowand, Vice-President ..... Walkerton, Ont.
J. J. Schumacher, Secretary-Treasurer ..... Walkerton, Ont.

Auditors:

James A. Lamb ..... Walkerton, Ont.
M. G. Dippel ..... Walkerton, Ont.

Unassessed premium note capital, $321,816.06.

STATEMENT FOR THE YEAR ENDING 31ST DECEMBER, 1914.

ASSETS.

Cash value mortgages		$12,500 00
Actual cash in hand at head office	$14 13	
Cash in Merchants Bank of Canada, Walkerton	92 41	
Cash in Canadian Bank of Commerce, Walkerton	147 70	
		254 24
Amount unpaid of assessments of 1914		73 55
Amount unpaid of assessments of prior years (not extended)	$5 05	
Amount of premium notes in force, after deducting all payments thereon and assessments levied	$322,595 16	
Less residue of premium notes given for re-insurance	779 10	
		321,816 06
Interest accrued		478 29
Total assets		$335,122 14

Liabilities.

Amount of losses adjusted		$1,463 33
" resisted		200 00
Total liabilities		$1,663 33

Receipts.

Cash balance at 31st December, 1913 (not extended)	$7,614 43	
Cash received for fixed payments of 1914		$10,267 18
" assessments of 1914		15,343 29
" prior years		38 21
" interest		240 11
" borrowed money		1,500 00
" agents' balances, 1913, received in 1914		202 66
" all other sources		49 35
" investment (not extended)	$2,000 00	
Total receipts		$27,640 80

Expenditure.

Expenses of management:

Amount paid for commission	$1,172 50
" rent	25 00
" statutory assessment and license fee	114 37
" salaries, directors' and auditors' fees	2,153 20
" printing, stationery and advertising	255 26
" postage, telephone, telegrams and express	225 36
" investigation of claims	205 40
" fuel and light	25 00
" travelling expenses	52 65
" taxes	20 00
" interest	60 00
Total expenses of management	$4,308 74

Miscellaneous payments:

Amount paid for losses which occurred prior to 1914		80 00
" losses which occurred during 1914		18,302 64
" re-insurance		133 45
" rebate		158 16
" repayment of loans		1,500 00
" invested in mortgage (not extended)	$12,500 00	
" typewriter desk		18 00
Total expenditure		$24,500 99

Currency of Risks.

Amount of Policies in force 31st December, 1914.

	One year.	Two years.	Three years.	Four years.	Total.
Mutual	$43,700 00	$35,375 00	$9,600,218 00	$3,634,141 00	$13,313,434 00
Less re-insurance on Mutual System	.....	.....	45,618 00	.....	.....
Less on Cash System	.....	.....	5,175 00	.....	50,793 00
Net risks actually carried by Company at 31st December, 1914.....					$13,262,641 00

Movement in Risks.

Mutual System.	Number.	Amount.
Policies in force 31st December, 1913	6,503	$12,038,929 00
Policies new and renewed during 1914.....	2,345	4,495,430 00
Gross number and amount in force during 1914	8,848	$16,534,359 00
Less expired and cancelled in 1914.....	1,947	3,220,925 00
Net risks in force 31st December, 1914.....	6,901	$13,313,434 00

Classification of Risks:

Farm and non-hazardous.

Premium Notes

On Policies in force 31st December, 1914

	One year.	Two years.	Three years.	Four years.	Total.
Amount of face of all premium notes held by Company and legally liable to assessment ..	$1,288 00	$1,004 00	$274,115 00	$99,960 00	$376,367 00
Amount of all premium notes, after deducting all payments thereon and assessments levied.	1,149 09	880 73	236,757 45	83,807 89	322,595 16
Amount of premium notes received during 1914 ..	1,288 00	618 00	100,397 00	24,409 00	126,712 00
Payments on premium notes of 1914, including all sums credited on said premium notes:					
Cash paid up to 31st December, 1914	.....	.....	.....	.....	10,267 18

Re-insurance.

Amount of premium notes given by the Company for re-insurance, 1914	$1,445 00
Less payments made thereon	133 87
Residue of premium notes for which the Company is still liable, 1914.....	$1,311 13

ALGOMA MUTUAL FIRE INSURANCE COMPANY.

HEAD OFFICE, SAULT STE. MARIE, ONT.

Commenced business 23rd June, 1899.

Names and addresses of the Directors and Officers for the year 1915.

Directors.

F. H. Schoales ..... Laird, Ont.
Chas. Young ..... Richard's Landing, Ont.
Hy. Knight, Jr. ..... Sault Ste. Marie (R.R. 1), Ont.
Wm. Vincer ..... Mindemoya, Ont.
Geo. W. Cook ..... Fernlee, Ont.
Jno. Tait ..... Iron Bridge, Ont.
Wm. A. Beattie ..... Manitowaning, Ont.
W. H. Whalen ..... Walford, Ont.
Geo. Emery ..... Massey, Ont.

Officers.

Chas. Young, President ..... Richard's Landing, Ont.
Jno. Tait, Vice-President ..... Iron Bridge, Ont.
Lt.-Col. T. H. Elliott, Secretary-Treasurer ..... Sault Ste. Marie, Ont.

Auditors.

C. W. McCrea ..... Sault Ste. Marie, Ont.
W. B. Moorhouse ..... Sault Ste. Marie, Ont.

Unassessed premium note capital, $24,413 50

STATEMENT FOR THE YEAR ENDING 31ST DECEMBER, 1914.

ASSETS.

Cash on hand at head office	$ 25	
Cash on deposit in Bank of Commerce, Sault Ste. Marie, Ont. ..	2,730 89	
		$2,731 14
Amount of premium notes in force after deducting all payments thereon and assessments levied		24,413 50
Total assets		$27,144 64

LIABILITIES.—None.

Receipts.

Cash balance at 31st December, 1913 (not extended)	$1,504 69	
Cash received by Company as membership fees		$373 00
" as fixed payments due in 1914		4,267 10
" interest		19 43
" transfer fees		10 18
Total receipts		$4,669 71

Expenditure.

Expenses of management:

Cash paid for agents' commission	$559 50
" investigation of claims	15 10
" salaries, directors' and auditors' fees	585 60
" statutory assessment and license fee	17 26
" travelling expenses	180 45
" printing, stationery and advertising	51 58
" postage, telephone, telegrams and express	111 87
" other expenses	14 00
Total expenses of management	$1,535 36

Miscellaneous payments:

Cash paid for losses which occurred during 1914	1,852 01
" rebate	55 89
Total expenditure	$3,443 26

Currency of Risks.

	Three years.
Amount covered by Policies in force 31st December, 1914	$1,220,800 00

Movement in Risks.

Mutual System.	Number.	Amount.
Policies in force 31st December, 1913	1,326	$1,347,163 00
Policies new and renewed during 1914	373	426,710 00
Gross number and amount in force during 1914	1,699	$1,773,873 00
Less expired and cancelled in 1914	565	553,073 00
Net risks in force 31st December, 1914	1,134	$1,220,800 00

CLASSIFICATION OF RISKS:

Farm and non-hazardous.

PREMIUM NOTES

On Policies in force 31st December, 1914.

	Three years.
Amount of face of all premium notes held by Company and legally liable to assessment	$36,624 00
Amount of all premium note after deducting all payments thereon and assessments levied	24,413 50
Amount of premium notes received during the year 1914	12,801 30
Payments on premium notes of 1914, including all sums credited on said premium notes:	
Cash paid up to 31st December, 1914	4,267 10

DUFFERIN FARMERS' MUTUAL FIRE INSURANCE COMPANY.

HEAD OFFICE, SHELBURNE.

Commenced business 1st June, 1895.

Names and addresses of the Directors and Officers for the year 1915.

Directors.

W. J. Jelly ..... Shelburne, Ont.
George Little ..... Camilla, Ont.
John Johnston ..... Laurel, Ont.
William McGhee ..... Melancthon (R.R. No. 1), Ont.
Thomas Jennings ..... Mansfield (R.R. No. 1), Ont.
John J. Braiden ..... Shelburne, Ont.
Thomas Sime ..... Grand Valley, Ont.
George Lyon ..... Jessopville, Ont.
W. W. Warnock ..... Grand Valley, Ont.
Wm. Park ..... Belwood, Ont.
Geo Best ..... Shelburne, Ont.
Samuel Barber ..... Rosemont, Ont.

Officers.

W. J. Jelly, President ..... Shelburne, Ont.
Samuel Barber, Vice-President ..... Rosemont, Ont.
James Brown, Secretary-Treasurer ..... Melancthon, Ont.

Auditors.

W. E. Reid ..... Shelburne, Ont.
Samuel Patterson ..... Shelburne, Ont.

Unassessed premium note capital, $149,522 76.

STATEMENT FOR THE YEAR ENDING 31ST DECEMBER, 1914.

ASSETS.

Cash value of mortgages		$1,800 00
Cash on hand at head office	84 91	
Cash in Union Bank, Shelburne	7,219 86	
Cash in Royal Bank, Grand Valley	310 59	
Cash in Bank of Hamilton, Orangeville	884 47	
		8,499 83
Cash in agents' hands		617 74
Amount of premium notes in force, after deducting all payments thereon and assessments levied		149,522 76
Total assets		$160,440 32

LIABILITIES.—None.

RECEIPTS.

Cash balance at 31st December, 1913 (not extended)	$11,069 98	
Cash received as fixed payments of 1914		$9,381 08
" fixed payments of prior years		30 20
" interest		350 83
" agents' balances, 1913		273 42
" gasoline permits		12 25
Total receipts		$10,047 78

EXPENDITURE.

Expenses of management:		
Amount paid for investigation of claims		$41 80
" travelling expenses		2 00
" commission to agents		630 75
" rent		13 00
" statutory assessment and license fee		46 85
" printing, stationery and advertising		38 10
" salaries, directors' and auditors' fees		935 80
" postage, telephone, telegrams and express		100 00
" underwriters' fees, and all other		21 00
Total expenses of management		$1,829 30
Miscellaneous payments:		
Amount paid for losses which occurred during 1914		9,693 84
" rebate		94 79
" invested in mortgage (not extended)	$1,000 00	
Total expenditure		$11,617 93

CURRENCY OF RISKS.

Amount covered by Policies in force 31st December, 1914.

	Three years.
Mutual	$4,737,700 00

MOVEMENT IN RISKS.

Mutual System.	Number.	Amount.
Policies in force 31st December, 1913	2,320	$4,598,325 00
Policies new and renewed during 1914	841	1,730,150 00
Gross number and amount in force during 1914	3,161	$6,328,475 00
Less expired and cancelled in 1914	827	1,590,775 00
Net risks in force 31st December, 1914	2,334	$4,737,700 00

CLASSIFICATION OF RISKS:

Farm and non-hazardous.

PREMIUM NOTES

On Policies in force 31st December, 1914.

	Three-year risks.
Amount of face of all premium notes held by Company and legally liable	$165,429 00
Amount of all premium notes after deducting all payments thereon and assessments levied	149,522 76
Amount of premium notes received during the year 1914	59,991 26
Payments on premium notes of 1914, including all sums credited on said premium notes:	
Cash paid up to 31st December, 1914	2,982 35

SYDENHAM MUTUAL FIRE INSURANCE COMPANY.

HEAD OFFICE, OWEN SOUND.

Commenced business 26th August, 1869.

Names and addresses of the Directors and Officers for the year 1915.

Directors.

James Bowes	Strathnairn, Ont.
T. J. Harkness	Annan, Ont.
James Thomson	Owen Sound, Ont.
H. T. Potts	Tara, Ont.
P. C. McGregor	Owen Sound, Ont.
James Gardner	Owen Sound, Ont.
Wm. McLoughry	Markdale, Ont.
Malcolm Cameron	Arnott, Ont.
A. C. Paterson	Blantyre, Ont.
William Breen	Kilsyth, Ont.
Neil McDonald	Hoath Head, Ont.
L. Beaton	Owen Sound, Ont.
George Binnie	Priceville (R.R. 2), Ont.
Joseph Dobie	Chatsworth, Ont.
G. B. Carnahan	Meaford, Ont.

Officers.

T. J. Harkness, President	Annan, Ont.
James Gardner, Vice-President	Owen Sound, Ont.
James Cochrane, Secretary-Treasurer	Owen Sound, Ont.

Auditors.

William Douglass	Owen Sound, Ont.
H. H. Burgess	Owen Sound, Ont.

Unassessed premium note capital, $329,941.88.

STATEMENT FOR THE YEAR ENDING 31ST DECEMBER, 1914.

ASSETS

Cash value of real estate		$7,500 00
Cash value of mortgages		7,000 00
Actual cash on hand	$99 97	
Cash in Union Bank, Owen Sound	2,277 55	
Cash in Owen Sound Loan and Savings Company	5,750 14	
Cash in Merchants Bank, Owen Sound	3,013 03	
Cash in Royal Bank, Owen Sound	1,441 25	
		12,581 94
Cash in agents' hands		249 41
Amount unpaid of fixed payments of 1914		650 94

Amount unpaid of fixed payments of prior years		122 69
Amount of interest due and accrued		110 00
Notes or due bills less than one year overdue		172 06
Amount of premium notes in force, after deducting all payments thereon and assessments levied	$329,941 88	
Less residue of premium notes given for reinsurance	114 10	
		329,827 78
Office furniture and safe (not extended), $500.00.		
Total assets		$358,214 82

LIABILITIES.—None.

RECEIPTS.

Cash balance at 31st December, 1913 (not extended)	$10,443 14	
Cash received as fixed payments of 1914		$30,670 72
" fixed payments of prior years		376 08
" interest		860 33
" rent		360 00
" license, gasoline engine		6 50
Total receipts		$32,273 63

EXPENDITURE.

Expenses of management:		
Amount paid for commission to agents		$1,449 48
" taxes		153 77
" law costs		88 93
" investigation and adjustment of claims		299 55
" statutory assessment and license		125 21
" travelling expenses		47 65
" printing, stationery and advertising		389 77
" salaries, directors' and auditors' fees, etc.		2,092 90
" postage, telephone, telegrams and express		289 51
" fuel and light		32 22
" trustees' bond		12 00
" insurance on head office		7 80
" other expenses		35 65
Total expenses of management		$5,024 44
Miscellaneous payments:		
Cash paid for losses prior to 1914		2,236 50
" losses during 1914		22,693 60
" rebate		174 39
" re-insurance		5 90
Total expenditure		$30,134 83

CURRENCY OF RISKS.

Amount covered by Policies in force 31st December, 1914.

	One year or less.	Two years.	Three years.	Total.
Mutual	$39,300 00	$77,775 00	$13,616,687 00	$13,733,762 00
RE-INSURANCE.				
Mutual	.....	.....	3,000 00	3,000 00
Net risks	39,300 00	77,775 00	13,613,687 00	13,730,762 00

MOVEMENT IN RISKS.

Mutual System.	Number.	Amount.
Policies in force 31st December, 1913	7,161	$13,209,279 00
Policies new and renewed during 1914	2,622	4,949,898 00
Gross number and amount in force during 1914	9,783	$18,159,177 00
Less expired and cancelled in 1914	2,538	4,425,415 00
Net risks in force at 31st December, 1914	7,245	$13,733,762 00

CLASSIFICATION OF RISKS:

Farm and non-hazardous.

PREMIUM NOTES

On Policies in force 31st December, 1914.

	One year or less	Two years.	Three years	Total.
Amount of face of all premium notes held by the Company and legally liable to assessment	$649 00	$1,752 00	$402,812 74	$405,213 74
Amount of all premium notes after deducting all payments thereon and assessments levied	.....	.....	.....	329,941 88
Amount of premium notes received during the year	.....	.....	.....	142,716 00
Payment on premium notes of 1914, including all sums credited on said premium notes	.....	.....	.....	12,160 24
Notes for fixed payments unpaid, 1914	.....	.....	.....	172 06
B.—Re-Insurance.				
Amount of premium notes given for re-insurance	.....	.....	.....	$120 00
Less payments thereon	.....	.....	.....	5 90
Residue of said premium notes for which the Company is still liable	.....	.....	.....	$114 10

WEST WAWANOSH MUTUAL FIRE INSURANCE COMPANY.

HEAD OFFICE, DUNGANNON.

Commenced business 13th May, 1879.

Names and addresses of the Directors and Officers for the year 1915.

Directors

Alexander Stuart	St. Helen's, Ont.
John H. Kaake	Kincardine, Ont.
Timothy Griffin	Kintail, Ont.
Alexander Nicholson	Lucknow, Ont.
James Girvin	Nile, Ont.
Wm. P. Reed	Lanes, Ont.
Matthew Lockhart	Auburn, Ont.
John Cox	Porter's Hill, Ont.
Robert McIlwain	Nile, Ont.

Officers:

James Girvin, President	Nile, Ont.
W. P. Reed, Vice-President	Lanes, Ont.
Thomas G. Allan, Secretary	Dungannon, Ont.
Thomas Stothers, Treasurer	Dungannon, Ont.

Auditors:

John Wilson	Auburn, Ont.
W. A. Wilson	Lucknow, Ont.

Unassessed premium note capital, $183,017 46.

STATEMENT FOR THE YEAR ENDING 31ST DECEMBER, 1914.

ASSETS.

Actual cash on hand at head office	$131 16	
Actual cash in Sterling Bank, Dungannon	7,575 44	
		$7,706 60
Amount unpaid of fixed payments of 1914		202 30
" of premium notes in force after deducting all payments thereon and assessments levied		183,017 46
Total assets		$190,926 36

LIABILITIES.—None.

Receipts.

Cash balance at 31st December, 1913 (not extended)	$1,887 68	
Cash received for fixed payments of 1914		$10,336 56
" fixed payments due in prior years		112 45
" interest		121 63
" retained premiums out of losses		7 20
Total receipts		$10,577 84

Expenditure.

Expenses of management:

Amount paid for commission	$409 50
" rent	30 00
" statutory assessment and license	50 79
" printing, stationery and advertising	90 50
" salaries, directors' and auditors' fees	975 50
" postage, telephone, telegrams and express	104 96
" travelling expenses	116 60
" investigation of claims	69 00
" all other	7 00
Total expenses of management	$1,853 85

Miscellaneous payments:

Cash paid for losses which occurred prior to 1914	15 00
" losses which occurred during 1914	2,685 57
" rebate	204 50
Total expenditure	$4,758 92

Currency of Risks.

	Four years.
Mutual	$5,173,755 00

Movement in Risks.

Mutual System.	Number.	Amount.
Policies in force 31st December, 1913	2,713	$5,031,935 00
Policies new and renewed during 1914	851	1,532,900 00
Gross number and amount in force during 1914	3,564	$6,614,835 00
Less expired and cancelled in 1914	848	1,441,080 00
Net risks in force 31st December, 1914	2,716	$5,173,755 00

CLASSIFICATION OF RISKS:

Farm and non-hazardous.

PREMIUM NOTES

On Policies in force 31st December, 1914.

	Four-year risks.
Amount of face of all premium notes held by Company and legally liable to assessment	$206,950 20
Amount of premium notes after deducting all payments thereon and assessments levied	183,017 46
Amount of premium notes received during the year 1914	63,316 00
Payments on premium notes of 1914, including all sums credited on said premium notes:	
Cash paid up to 31st December, 1914	

ELMA FARMERS' MUTUAL FIRE INSURANCE COMPANY.

HEAD OFFICE, ATWOOD.

Commenced business 22nd March, 1884.

Names and addresses of the Directors and Officers for the year 1915.

Directors:

George Cleland.....Listowel (R.R. 2), Ont.
James Moffatt.....Monkton (R.R. 3), Ont.
John S. Cowan.....Atwood (R.R. 2), Ont.
D. B. Grieve.....Millbank, Ont.
A. Stevenson.....Atwood (R.R. 4), Ont.
S. J. Love.....Atwood (R.R. 3), Ont.
J. K. Baker.....Brussels (R.R. 3), Ont.
John Denstedt .....Gadshill (R.R. 2), Ont.
Thomas E. Shearer.....Listowel (R.R. 2), Ont.

Officers:

Jno. S. Cowan, President.....Atwood (R.R. 2), Ont.
S. J. Love, Vice-President.....Atwood (R.R. 3), Ont.
J. R. Hammond, Secretary-Treasurer .....Atwood, Ont.

Auditors:

Wm. H. Jolly.....Atwood, Ont.
James H. Thomson.....Henfryn, Ont.

Unassessed premium note capital, $201,537.09.

STATEMENT FOR THE YEAR ENDING 31ST DECEMBER, 1914.

ASSETS.

Cash on hand, head office	$74 63	
Cash in Bank of Hamilton, Atwood	8,927 46	
" Sterling Bank, Monkton, Ont.	2,016 74	
		$11,018 83
Amount paid of assessment levied during 1914		503 04
Amount of premium notes in force, after deducting all payments thereon and assessments levied		201,537 09
Total assessments		$213,058 96

LIABILITIES.—None.

RECEIPTS.

Cash at 31st December, 1913 (not extended)	$8,777 22	
Cash received for assessments levied during 1914		$5,973 95
" assessments levied before 1914		553 45
" interest		208 07
Total receipts		$6,735 47

Expenditure.

Expenses of management:	
Amount paid for investigation of claims	$46 20
" postage, telephone, telegrams and express	46 70
" statutory assessment and license	44 30
" printing, stationery and advertising	58 50
" salaries, directors' and auditors' fees	414 80
" rent	11 00
" taxes	3 78
" sundries	7 10
Total expenses of management	$632 38
Miscellaneous payments:	
Amount paid for losses which occurred prior to 1914	9 85
" losses which occurred during 1914	3,783 95
" rebate	67 68
Total expenditure	$4,493 86

Currency of Risks.

Amount covered by Policies in force 31st December, 1914.

	Four years.
Mutual	$4,429,400 00

Movement in Risks.

Mutual System.	Number.	Amount.
Policies in force 31st December, 1913	1,432	$4,318,450 00
Policies new and renewed during 1914	411	1,240,200 00
Gross number and amount in force during 1914	1,843	$5,558,650 00
Less expired and cancelled in 1914	433	1,129,250 00
Net risks in force 31st December, 1914	1,410	$4,429,400 00

Classification of Risks:

Farm and non-hazardous.

Premium Notes

On Policies in force 31st December, 1914.

Amount of face value of all premium notes held by Company and legally liable to assessment	$221,470 00
Amount of all premium notes, after deducting all payments thereon and assessments levied	201,537 09
Amount of premium notes received during the year 1914	62,010 00

THE USBORNE AND HIBBERT MUTUAL FIRE INSURANCE COMPANY.

HEAD OFFICE, FARQUHAR.

Commenced business 28th June, 1876.

Names and addresses of the Directors and Officers for the year 1915.

Directors:

J. L. Russell	Russeldale, Ont.
Wm. Ray	Bornholm, Ont.
T. Ryan	Dublin, Ont.
Wm. Brock	Centralia (R.R. 1), Ont.
Robert Norris	Staffa, Ont.
John Allison	Exeter (R.R. 3), Ont.

Officers:

Robert Norris, President	Staffa, Ont.
Thos. Ryan, Vice-President	Dublin, Ont.
Wm. A. Turnbull, Secretary-Treasurer	Kirkton (R.R. 1), Ont.

Auditors:

John Kay	Cromarty, Ont.
J. S. Ballantyne	Hensall (R.R. 1), Ont.

Unassessed premium note capital, $138,882.46.

STATEMENT FOR THE YEAR ENDING 31ST DECEMBER, 1914.

Cash value of mortgages		$8,000 00
Cash on hand at head office	$93 02	
Cash in Bank of Commerce, Exeter	8,610 22	
		8,703 24
Amount of unpaid assessments levied during 1914		172 45
Amount of premium notes in force, after deducting all payments thereon and assessments levied		138,882 46
Interest accrued		310 40
Total assets		$156,068 55

LIABILITIES.—None.

Receipts.

Cash balance at 31st December, 1913 (not extended)	$10,819 47	
Cash received for assesments levied in 1914		$7,471 25
" assessments levied before 1914		168 20
" interest		457 60
" gasoline engine permits		1 68
Total receipts		$8,098 73

Expenditure.

Expenses of management:

Cash paid for travelling expenses		$39 20
" investigation and adjustment of claims		84 00
" statutory assessment and license		50 96
" salaries, directors' and auditors' fees		582 77
" printing, stationery and advertising		105 21
" postage, telephones, telegrams and express		71 14
" rent		30 00
" legal and court costs		62 78
" Underwriters' Association		7 00
Total expenses of management		$1,033 06

Miscellaneous payments:

Cash paid for losses which occurred prior to 1914		40 20
" losses which occurred during 1914		6,133 85
" rebate		7 85
" invested in mortgage (not extended)	$3,000 00	
Total expenditure		$7,214 96

Currency of Risks.

Amount covered by Policies in force 31st December, 1914.

	Four years.
Mutual	$5,258,050 00

Movement in Risks.

Mutual System.	Number.	Amount.
Policies in force 31st December, 1913	2,303	$5,049,890 00
Policies new and renewed during 1914	677	1,615,105 00
Gross number and amount in force during 1914	2,980	$6,664,995 00
Less expired or cancelled in 1914	670	1,406,945 00
Net risks in force 31st December, 1914	2,310	$5,258,050 00

CLASSIFICATION OF RISKS:

Farm and non-hazardous.

PREMIUM NOTES

On Policies in force 31st December, 1914.

	Four-years.
Amount of face of all premium notes legally liable to assessment.....	$156,198 81
Amount of all premium notes, after deducting all payments thereon and assessments levied	138,882 46
Amount of premium notes received during the year 1914.....	47,759 16
Payment on premium notes of 1914, including all sums credited on said premium notes:	
Amount of cash paid up to 31st December, 1914	7,471 25
Amount of notes for fixed payments or assessments unpaid at 31st December, 1914	172 45

CULROSS MUTUAL FIRE INSURANCE COMPANY.

HEAD OFFICE, TEESWATER.

Commenced business 3rd June, 1872.

Names and addresses of the Directors and Officers for the year 1915.

Directors:

F. G. Moffat ..... Langside, Ont.
K. McKenzie ..... Teeswater, Ont.
Thos. B. Aitken ..... Teeswater, Ont.
John Rutherford ..... Belmore, Ont.
A. Simpson ..... Teeswater, Ont.
Robert Grant ..... Teeswater, Ont.

Officers.

Kenneth McKenzie, President ..... Teeswater, Ont.
F. G. Moffat, Vice-President ..... Langside, Ont.
D. McIntosh, Secretary-Treasurer ..... Teeswater, Ont.

Auditors:

John McRae ..... Teeswater, Ont.
Alex. McKague ..... Teeswater, Ont.

Unassessed premium note capital, $62,041.04.

STATEMENT FOR THE YEAR ENDING 31ST DECEMBER, 1914.

ASSETS.

Actual cash on hand at head office	$77 62	
Cash in Bank of Hamilton, Teeswater	1,505 86	
Cash in Molsons Bank, Teeswater	1,989 25	
		$3,572 73
Amount unpaid of assessments levied during 1914		978 20
Amount unpaid of assessments levied during previous years		127 84
Amount of premium notes in force, after deducting all payments thereon and assessments levied		62,041 04
Office furniture and safe (not extended)	$100 00	
Total assets		$66,719 81

LIABILITIES.—None.

Receipts.

Cash balance at 31st December, 1913 (not extended)	$1,076 13	
Cash received for assessments levied in 1914		$2,211 90
" assessments levied in years prior to 1914		1,089 40
" interest		49 43
Total receipts		$3,350 73

Expenditure.

Expenses of management:	
Amount paid for commission to agents	$138 00
" investigation of claims	10 00
" postage, telephone, telegrams and express	20 95
" statutory assessment and license	19 86
" salaries, directors' and auditors' fees	308 30
" printing, stationery and advertising	36 40
" rent and caretaker	22 00
" travelling expenses	12 00
" all other	4 00
Total expenses of management	$571 51
Miscellaneous payments:	
Cash paid for losses which occurred during 1914	278 30
" rebate	4 32
Total expenditure	$854 13

Currency of Risks.

Amount covered by Policies in force 31st December, 1914.

	Three years.
Mutual	$1,611,826 00

Movement in Risks.

Mutual System.	Number.	Amount.
Policies in force 31st December, 1913	839	$1,633,095 00
Policies new and renewed during 1914	244	527,275 00
Gross number and amount in force during 1914	1,083	$2,160,370 00
Less expired and cancelled in 1914	243	548,544 00
Net risks in force 31st December, 1914	840	$1,611,826 00

CLASSIFICATION OF RISKS:

Farm and non-hazardous.

PREMIUM NOTES

On Policies in force 31st December, 1914.

Amount of face of all premium notes held by Company, and legally liable to assessment	$64,473 04
Amount of all premium notes, after deducting all payments thereon and assessments levied	62,041 04
Amount of premium notes received during the year 1914	21,091 00

FORMOSA MUTUAL FIRE INSURANCE COMPANY.

HEAD OFFICE, FORMOSA.

Commenced business 22nd May, 1880.

Names and addresses of the Directors and Officers for the year 1915.

Directors:

Andrew Schmidt	Mildmay (R.R. 1), Ont.
E. G. Kuntz	Formosa, Ont.
Alex. Robertson	Paisley (R.R. 1), Ont.
Thomas Ingles	Clifford (R.R.1), Ont.
A. Lang	Chepstow, Ont.
Jno. F. Waechter	Walkerton (R.R. 3), Ont.

Officers:

Edward G. Kuntz, President	Formosa, Ont.
Jno. F. Waechter, Vice-President	Walkerton (R.R. 3), Ont.
B. Beingessner, Secretary	Formosa, Ont.
Ambrose Zettel, Treasurer	Formosa, Ont.

Auditors:

Michael M. Schurter	Chepstow, Ont.
Jno. T. Rittinger	Formosa (R.R. 1), Ont.

Unassessed premium note capital, $233,660.83.

STATEMENT FOR THE YEAR ENDING 31ST DECEMBER, 1914.

ASSETS.

Amount of cash on hand at head office, 31st December, 1914 ..	$149 25	
Amount of deposit to Company's credit, 31st December, 1914, Merchants Bank, Mildmay	1,176 81	
Amount on deposit to Company's credit, 31st December, 1914, Canadian Bank of Commerce, Walkerton	879 61	
Amount of deposit to Company's credit, 31st December, 1914, Molsons Bank, Formosa	4,668 88	
		$6,874 55
Cash in agents' hands		408 31
Amount of premium notes in force after deducting all payments thereon and assessments levied, 1914	$233,660 83	
Less residue of premium notes given by the Company for re-insurance	675 19	
		$232,985 64

Amount unpaid assessments of 1914	436 75
Amount unpaid assessments of prior years	376 65
Total assets	$241,081 90

LIABILITIES—None.

RECEIPTS.

Cash balance at 31st December, 1913 (not extended)	$2,854 86	
Cash received for fixed payments of 1914		$3,882 60
" fixed payments due in prior years		434 82
" assessments levied in 1914		9,100 15
" assessments levied prior to 1914		1,887 30
" interest		189 35
Total receipts		$15,494 22

EXPENDITURE.

Expenses of management:	
Amount paid for commission to agents	$527 00
" statutory assessment and license	82 62
" law costs	34 77
" salaries, directors' and auditors' fees	922 32
" postage, telephone, telegrams and express	149 37
" printing, stationery and advertising	52 65
" investigation of claims	206 20
" taxes	4 35
" rent	25 00
" other expenses	58 97
Total expenses of management	$2,063 25
Miscellaneous payments:	
Amount paid for losses which occurred prior to 1914	929 00
" losses which occurred in 1914	8,355 76
" re-insurance	59 18
" rebate	67 34
Total expenditure	$11,474 53

CURRENCY OF RISKS.

Amount of Policies in force 31st December, 1914.

	Three-year risks.
Mutual	$7,965,242 00
Re-insurance.	
Mutual System	22,362 00
Net risks carried by Company at 31st December, 1914	$7,942,880 00

CLASSIFICATION OF RISKS:

Mutual System.	Number.	Amount.
Policies in force 31st December, 1913	4,203	$8,529,413 00
Policies new and renewed during 1914	1,250	2,501,199 00
Gross number and amount in force during 1914	5,453	$11,030,612 00
Less expired and cancelled in 1914	1,590	3,065,370 00
Net risks in force 31st December, 1914	3,863	7,965,242 00

CLASSIFICATION OF RISKS:

Farm and non-hazardous.

PREMIUM NOTES

On Policies in force 31st December, 1914.

	Three-year risks.
Amount of face of all premium notes held by Company, and legally liable to assessment	$270,928 00
Amount of all premium notes, after deducting all payments thereon and assessments levied	233,660 83
Amount of premium notes received during the year 1914	83,294 00
Payments on premium notes of 1914, including all sums credited on said premium notes, viz.:	
Cash paid up to 31st December, 1914	3,882 60
Notes for fixed payments or assessments unpaid at 31st December, 1914	408 31
Re-insurance.	
Amount of premium notes given by the Company for re-insurance	755 00
Less payments made thereon	79 81
Residue of premium notes for which the Company is still liable	675 19

HOWICK FARMERS' MUTUAL FIRE INSURANCE COMPANY.

HEAD OFFICE, GORRIE.

Commenced business 10th July, 1873.

Names and addresses of the Directors and Officers for the year 1915.

Directors:

J. R. Miller	Bluevale, Ont.
John A. Bryans	Fordwich, Ont.
Hugh W. Edgar	Gorrie, Ont.
Alexander McKercher	Wroxeter, Ont.
James Kirkton	Bluevale, Ont.
John Jackson	Harriston, Ont.

Officers:

John R. Miller, President	Bluevale, Ont.
John Jackson, Vice-President	Harriston, Ont.
W. S. McKercher, Secretary-Treasurer	Wroxeter, Ont.

Auditors:

T. R. Bennett	Wingham, Ont.
T. G. Shearer	Fordwich, Ont.

Unassessed premium note capital, $509,406 44.

STATEMENT FOR THE YEAR ENDING 31ST DECEMBER, 1914.

ASSETS.

Cash value of real estate		$1,300 00
Cash value, mortgages on real estate		3 500 00
Cash value debentures		5,000 00
Stock of Wroxeter Rural Telephone Co., Limited		100 00
Cash in Standard Bank, Brussels	$4,346 49	
Cash in Royal Bank, Harriston	3,979 17	
Cash in Bank of Hamilton, Wroxeter	4,130 12	
		12,455 78
Amount unpaid of fixed payments of 1914		872 30
Amount unpaid of fixed payments of prior years (not extended)	$132 60	
Amount of premium notes in force, after deducting all payments thereon and assessments levied		509,406 44
Total assets		$532,634 52

Liabilities.

Uncalled capital stock of Wroxeter Rural Telephone Co., Limited	$40 00
Total liabilities	$40 00

Receipts.

Cash balance at 31st December, 1913 (not extended)	$11,910 16	
Cash held by agents for fees or surrveys (not extended)	768 50	
Cash received as fixed payments of 1914		$20,733 18
" fixed payments of prior years		399 20
" interest		736 81
" all other sources		60 75
" from investments (not extended)	$1,700 00	
Total receipts		$21,929 94

Expenditure.

Expenses of management:		
Amount paid for fuel and light		$39 68
" to agents for commission		1,104 75
" for investigation and adjustment of claims		217 30
" statutory assessment and license		105 39
" printing, stationery and advertising		209 92
" salaries, directors' and auditors' fees		1,472 30
" postage, telephone, telegrams and express		130 40
" travelling expenses		50 50
" taxes (Government and Municipal)		35 93
" other expenses		43 50
Expenses of management		$3,409 67
Miscellaneous payments:		
Cash paid for losses which occurred prior to 1914		249 25
" losses which occurred during 1914		13,991 00
" returned premiums		424 40
Cash invested (not extended)	$5,010 00	
Total expenditure		$18,074 32

Currency of Risks.

Amount covered by Policies in force 31st December, 1914.

	Three years.	Four years.	Total.
Mutual	$755,455 00	$10,545,327 00	$11,300,782 00

Movement in Risks.

Mutual System.	Number.	Amount.
Policies in force 31st December, 1913	5,588	$11,030,812 00
Policies new and renewed during 1914	1,537	3,156,925 00
Gross number and amount in force during 1914	7,125	$14,187,737 00
Less expired and cancelled in 1914	1,583	2,886,955 00
Net risks in force 31st December, 1914	5,542	$11,300,782 00

Classification of Risks:

Farm and non-hazardous.

Premium Notes

On Policies in force 31st December, 1914.

	Three years	Four years.	Total.
Amount of face of all premium notes held by Company and legally liable to assessment	$37,772 75	$527,266 35	$565,039 10
Amount of all premium notes, after deducting all payments thereon and assessments	33,240 02	476,166 42	509,406 44
Amount of premium notes received during the year 1914	1,300 00	156,546 25	157,846 25
Payments on the premium notes of 1914 including all sums credited on said premium notes, viz.:			
(*a*) Cash paid up to 31st December, 1914	156 00	5,967 95	6,123 95
(*b*) Notes for fixed payments or assessments unpaid at 31st December, 1914		293 90	293 90

GREY AND BRUCE MUTUAL FIRE INSURANCE COMPANY.

HEAD OFFICE, HANOVER.

Commenced business 6th July, 1878.

Names and addresses of the Directors and Officers for the year 1915.

Directors:

Robert Richardson	Walkerton, Ont.
T. H. O'Neill	Walkerton (R.R. 2), Ont.
W. W. Smith	Shallow Lake, Ont.
Dougald McKinnon	Chesley, Ont.
Gilbert Gillies	Cedarville, Ont.
Fred Frook	Walkerton (R.R.), Ont.
John Picken	Durham, Ont.
Neil McLeod	Proton (R.R. 1), Ont.
Wm. Glauser	Hanover, Ont.
R. E. English	Glascott, Ont.
James H. Hunter	Walkerton, Ont.
John Allenson	Neustadt, Ont.
Archibald C. McCuaig	Priceville (R.R. 1), Ont.
Conrad Hill	Mildmay, Ont.
Robt. Grierson	Durham (R.R. 2), Ont.

Officers:

T. H. O'Neill, President	Walkerton (R.R. 2), Ont.
A. C. McCuaig, Vice-President	Priceville (R.R.), Ont.
H. H. Miller, Manager	Hanover, Ont.

Auditors:

T. H. Wilson	Walkerton (R.R. 11), Ont.
Duncan McLean	Durham (R.R. 2), Ont.

Unassessed premium note capital, $122,405.80.

STATEMENT FOR THE YEAR ENDING 31ST DECEMBER, 1914.

ASSETS.

Cash value of mortgages		$3,915 00
Cash on hand at head office	$ 190 34	
Amount of cash in Merchants Bank, Hanover, Ont.	3,432 48	
		3,622 82
Cash in agents' hands		59 30
Amount unpaid, fixed payments, 1914		585 45
" fixed payments prior years (not extended)	$204 20	
" premium notes in force, after deducting all payments thereon and assessments levied		122,405 80
" interest due and accrued		117 00
Total assets		$130,705 37

LIABILITIES.—None.

RECEIPTS.

Cash balance at 31st December, 1913 (not extended)	$2,380.30	
Cash received for fixed payments of 1914		$7,639 65
" fixed payments due prior year		173 90
" interest		264 93
" other sources		39 85
" from mortgage payments (not extended)	$50 00	
Total receipts		$8,118 33

EXPENDITURE.

Expenses of management:		
Amount paid for commission, business 1914		$1,343 93
" investigation and adjustment of claims		67 90
" salaries, directors' and auditors' fees		778 20
" for law costs		2 00
" travelling expenses		3 75
" statutory assessment, license fee		38 08
" postage, telephone, telegrams, express and stationery		144 27
" printing and advertising		80 99
" other expenses		12 90
Total expenses of management		$2,472 02
Miscellaneous payments:		
Cash paid for losses which occurred during 1914		3,744 20
" re-insurance		15 17
" rebate		94 42
" invested in mortgages (not extended)	$600.00	
Total expenditure		$6,325 81

CURRENCY OF RISKS.

Amount covered by Policies in force 31st December, 1914.

	Three years.
Mutual	$3,994,153 46
Re-insurance	2,500 00
Net risks 31st December, 1914	$3,991,653 46

MOVEMENT IN RISKS.

Mutual System.	Number.	Amount.
Policies in force 31st December, 1913	2,413	$3,634,515 46
Policies new and renewed during 1914	870	1,454,854 00
Gross number and amount in force during 1914	3,283	$5,089,369 46
Less expired and cancelled in 1914	778	1,095,216 00
Net risks in force at 31st December, 1914	2,505	$3,994,153 46

CLASSIFICATION OF RISKS:

Farm and non-hazardous.

PREMIUM NOTES

On Policies in force 31st December, 1914.

	Three years.
Amount of face of all premium notes held by Company and legally liable to assessment	$145,346 00
Amount of premium notes after deducting all payments thereon and assessments levied	122,405 80
Amount of premium notes received during the year 1914	52,849 00
Payments on the premium notes of 1914, including all sums credited on said notes, viz.:	
Cash paid up to 31st December, 1914	3,272 10

NICHOL MUTUAL FIRE INSURANCE COMPANY.

HEAD OFFICE, FERGUS.

Commenced business 1st May, 1860.

Names and addresses of the Directors and Officers for the year 1915.

Directors:

John R. Wissler ..... Elora, Ont.
David Rea ..... Fergus, Ont.
Michael Heffernan ..... Arthur, Ont.
Adam Boyle ..... Orton, Ont.
W. L. Gordon ..... Elora, Ont.
Wm. J. Deans ..... Fergus, Ont.

Officers:

John R. Wissler, President ..... Elora, Ont.
Michael Heffernan, Vice-President ..... Arthur, Ont.
James Beattie, Secretary-Treasurer ..... Fergus, Ont.

Auditors:

Col. J. J. Craig ..... Fergus, Ont.
John McClellan ..... Arthur P.O., Ont.

Unassessed premium note capital, $82,047.87.

STATEMENT FOR THE YEAR ENDING 31ST DECEMBER, 1914.

ASSETS.

Cash value debentures		$5,000 00
Actual cash in Imperial Bank, Fergus		1,231 55
" in Royal Bank, Fergus		3,008 29
Amount unpaid of fixed payments of 1914		448 49
Amount unpaid of fixed payments in prior years (not extended)	$851 96	
Amount of premium notes in force, after deducting all payments thereon and assessments levied	82,047 87	
Less residue of premium notes given by the Company for re-insurance	66 70	
		81,981 17
Interest		141 78
Total assets		$91,811 28

LIABILITIES.

Balance due Treasurer	$35 71

Receipts.

Cash balance at 31st December, 1913 (not extended)	$3,927 79	
Cash received as fixed payments of 1914		$5,561 41
" as fixed payments of prior years		408 13
" for interest		391 73
" extra premium and permits		4 33
Total premiums		$6,365 60

Expenditure.

Expenses of management:	
Amount paid for agents' commission	$406 50
" investigation and adjustment of claims	69 50
" statutory assessment and license fee	29 77
" printing, stationery and advertising	73 30
" salaries, directors' and auditors' fees	743 80
" postage, telephone, telegrams and express	43 90
" travelling expenses	20 00
" other expenses	5 00
Total expenses of management	$1,391 77
Miscellaneous payments:	
Cash paid for losses which occurred during 1914	4,513 70
" rebate	183 79
Total expenditure	$6,089 26

Currency of Risks.

Amount covered by Policies in force 31st December, 1914.

	Four years.
Mutual system	$2,839,991 00

Less Re-insurance.

On mutual system	3,800 00
Net risks carried at 31st December, 1914	$2,836,191 00

Movement in Risks.

Mutual System.	Number.	Amount.
Policies in force 31st December, 1913	1,487	$2,721,439 00
Policies new and renewed during 1914	271	523,115 00
Gross number and amount in force during 1914	1,758	$3,244,554 00
Less expired or cancelled in 1914	239	404,563 00
Net risks in force 31st December, 1914	1,519	$2,839,991 00

CLASSIFICATION OF RISKS:

Farm and non-hazardous.

PREMIUM NOTES

On Policies in force 31st December, 1914.

	Four-year risks.
Amount of face of all premium notes held by Company and legally liable to assessment	$100,470 43
Amount of all premium notes, after deducting all payments thereon and assessments levied	82,047 87
Amount of premium notes received during the year 1914	18,401 39
Payments on premium notes of 1914, including all sums credited on said premium notes:	
Cash paid up to 31st December, 1914	1,182 14
Notes for fixed payments up to 31st December, 1914	72 88

Re-insurance.

Amount of premium notes given by Company for re-insurance	104 70
Less payments made thereon	38 00
Amount of residue of said premium notes for which the Company is still liable	$66 70

OTTER MUTUAL FIRE INSURANCE COMPANY.

HEAD OFFICE, NORWICH.

Commenced business 13th August, 1887.

Names and addresses of the Directors and Officers for the year 1915.

Directors:

John Cornell ..... Hawtrey, Ont.
F. W. Vardon ..... Springford, Ont.
J. R. Johnson ..... Springford, Ont.
A. W. Smith ..... Scotland, Ont.
William Schell ..... Woodstock, Ont.
T. J. Lammiman ..... Curries, Ont.
Jas. E. Carroll ..... Norwich, Ont.
John Topham ..... Burgessville, Ont.
P. Slattery ..... Woodstock, Ont.

Officers:

William Schell, President ..... Woodstock, Ont.
T. J. Lammiman, Vice-President ..... Curries, Ont.
H. Van Valkenburg, Secretary ..... Norwich, Ont.

Auditors:

John McKee ..... Norwich, Ont.
A. W. De Long ..... Norwich, Ont.

Unassessed premium note capital, $167,337.20.

STATEMENT FOR THE YEAR ENDING 31ST DECEMBER, 1914.

ASSETS.

Cash on hand at head office	$285 28	
Cash in Molson's Bank, Norwich, Ont.	321 88	
Cash in Royal Bank, Norwich, Ont.	703 24	
		$1,310 40
Amount of unpaid instalments, fixed payments, 1914		726 30
Amount of premium notes in force, after deducting all payments thereon and assessments levied		167,337 20
Amount unpaid fees		58 00
Amount office furniture (not extended)	$125.00	
Total assets		$169,431 90

LIABILITIES.

Amount of unpaid loss	$1,800 00
Amount of borrowed money	7,000 00
Total liabilities	$8,800 00

Receipts.

Cash balance at 31st December, 1913 (not extended)	$958 26	
Cash received for application fees		$608 65
" fixed payments of 1914		9,200 00
" fixed payments of prior years		695 56
" assessments, 1914		647 64
" interest		13 04
" borrowed money		4,000 00
Total receipts		$15,164 89

Expenditure.

Expenses of Management:	
Amount paid for commission	$754 00
" investigation of claims	96 00
" salaries, directors' and auditors' fees	918 90
" interest	131 25
" stationery, printing, advertising and calendars	173 90
" postage, telephone, telegrams and express	152 00
" rent	51 00
" taxes	11 70
" statutory assessment and license	45 70
" travelling expenses	3 50
" other expenses	18 50
Total expenses of management	$2,356 45
Miscellaneous payments:	
Amount paid for losses which occurred prior to 1914	726 90
" losses which occurred during 1914	10,942 50
" rebate	286 90
" repayment of loans	500 00
Total expenditure	$14,812 75

Currency of Risks.

Amount covered by Policies in force 31st December, 1914.

	Four years.
Mutual	$4,578,192 00

Movement in Risks.

Mutual System.	Number.	Amount.
Policies in force 31st December, 1913	1,946	$4,471,827 00
Policies new and renewed during 1914	634	1,473,800 00
Gross number and amount in force during 1914	2,580	$5,945,627 00
Less expired and cancelled in 1914	641	1,367,435 00
Net risks in force 31st December, 1914	1,939	$4,578,192 00

CLASSIFICATION OF RISKS:

Farm and non-hazardous.

PREMIUM NOTES

On Policies in force 31st December, 1914.

	Four years.
Amount of face of all premium notes held by Company and legally liable to assessment	$195,171 00
Amount of all premium notes, after deducting all payments thereon and assessments levied	167,337 20
Amount of premium notes received during the year 1914	63,029 00
Amount of payments on premium notes of 1914, including all sums credited on said premium notes, viz.:	
Cash paid up to 31st December, 1914	3,149 55

NISSOURI FARMERS' MUTUAL FIRE INSURANCE COMPANY.

HEAD OFFICE, KINTORE.

Commenced business 25th May, 1878.

Names and addresses of the Directors and Officers for the year 1915.

Directors:

Wm. Colyer	Ingersoll (R.R. 2), Ont.
James Henderson	Belton (R.R. 1), Ont.
Jas. H. Davis	Belton (R.R. 1), Ont.
Charles Youngs	Embro (R.R. 1), Ont.
Alex. McDonald	Embro (R.R. 1), Ont.
Thomas Duffin	Thorndale (R.R. 4), Ont.
James Stewart	Dorchester, Ont.
Geo. A. Munroe	Embro (R.R. 4), Ont.
D. M. Cole	Lakeside (R.R. 2), Ont.

Officers:

Thos. Duffin, President	Thorndale, Ont.
D. M. Cole, Vice-President	Lakeside, Ont.
E. J. Pearson, Secretary	Kintore, Ont.
Jas. Patterson, Treasurer	Thamesford, Ont.

Auditors:

W. W. Day	Thamesford, Ont.
D. Lawrence	Thamesford, Ont.

Unassessed premium note capital, $256,358.47.

STATEMENT FOR THE YEAR ENDING 31ST DECEMBER, 1914.

ASSETS.

Cash value debentures		$6,000 00
Stock in Nissouri Telephone Company		20 00
Amount of cash on hand	$297 56	
Amount of cash in Royal Bank, Thamesford	2,317 22	
		2,614 78
Amount unpaid of assessments levied in 1914		929 67
Amount unpaid of assessments levied prior to 1914		635 31
Amount of premium notes in force, after deducting all payments thereon and assessments levied		256,358 47
Total assets		$266,558 23

LIABILITIES.

Amount of rent of hall	$28 00
Amount of retained balance premium notes	65 88
Total liabilities	$93 88

Receipts.

Cash balance at 31st December, 1913 (not extended)	$5,582.72	
Cash received for application fees		$719 65
" assessments levied in 1914		9,442 30
" assessments levied before 1914		308 94
" interest		170 23
" retained premiums		42 00
Total receipts		$10,683 12

Expenditure.

Expenses of management:		
Amount paid for agents' commission		$850 00
" statutory assessment and license fee		56 51
" printing, advertising, postage, etc.		336 56
" rent		38 00
" salaries, directors' and auditors' fees		755 90
" investigation of claims		122 00
" travelling expenses		22 00
" fee Underwriters' Assn.; expenses of delegates, etc.		32 00
" reward for conviction of incendiary		200 00
Total expenses of management		$2,412 97
Miscellaneous payments:		
Cash paid for losses which occurred prior to 1914		31 26
" losses which occurred during 1914		5,145 95
" rebate		60 87
Cash invested in debentures (not extended)	$6,000.00	
Total expenditure		$7,651 05

Currency of Risks.

Amount covered by Policies in force 31st December, 1914.

	Three years.
Mutual	$6,014,796 00

Movement in Risks.

Mutual System.	Number.	Amount.
Policies in force 31st December, 1913	2,298	$5,660,010 00
Policies new and renewed during 1914	899	2,296,241 00
Gross number and amount in force during 1914	3,197	$7,956,251 00
Less expired and cancelled in 1914	832	1,941,455 00
Net risks in force 31st December, 1914	2,365	6,014,796 00

CLASSIFICATION OF RISKS:

Farm and non-hazardous.

PREMIUM NOTES

On Policies in force 31st December, 1914.

Amount of face of all premium notes held by Company and legally liable to assessment	$277,193 00
Amount of all premium notes, after deducting all payments thereon and assessments levied	256,358 47
Amount of premium notes received during the year 1914	105,246 00

GERMANIA FARMERS' MUTUAL FIRE INSURANCE COMPANY.

HEAD OFFICE, LOT 4, CONCESSION 5, TOWNSHIP OF NORMANBY.

Commenced business 16th March, 1878.

Names and addresses of the Directors and Officers for the year 1915.

Directors:

Andrew Schenk ..... Ayton, Ont.
Philip S. Schaus ..... Clifford, Ont.
M. E. Murray ..... Neustadt (R.R. 1), Ont
Walter Ferguson ..... Dromore, Ont.
W. J. McNally ..... Walkerton, Ont.
Henry Maes ..... Ayton (R.R. 2), Ont.
Geo. W. Whetham ..... Clifford (R.R. 3), Ont.
Balzar Weigel ..... Mildmay, Ont.
C. J. Dickinson ..... Mildmay, Ont.
Joseph Goodfellow ..... Dundalk, Ont.
Adam Ries ..... Clifford, Ont.
Robert Brigham ..... Allan Park, Ont.

Officers:

Andrew Schenk, President ..... Ayton, Ont.
Philip S. Schaus, Vice-President ..... Clifford, Ont.
R. H. Fortune, Secretary-Treasurer ..... Ayton, Ont.

Auditors:

John Forbes ..... Ayton, Ont.
James Booth ..... Ayton, Ont.

Unassessed premium note capital, $132,836.70.

STATEMENT FOR THE YEAR ENDING 31ST DECEMBER, 1914.

ASSETS.

Cash on hand, head office		$203 97
Cash in Royal Bank, Ayton, Ont.		5,211 67
Amount unpaid of fixed payments of 1914		343 60
Amount unpaid of fixed payments due in prior years (not extended)	$119.85	
Amount of premium notes in force, after deducting all payments thereon and assessments levied		132,836 70
Total assets		$138,595 94

Liabilities.

Amount of losses supposed or reported	$2,700 00
Total liabilities	$2,700 00

Receipts.

Cash balance at 31st December, 1913 (not extended)	$4,941.56	
Cash received for fixed payments of 1914		$5,560 00
" fixed payments of prior years		271 00
" interest		156 31
Total receipts		$5,987 31

Expenditure.

Expenses of management:	
Amount paid for statutory assessment and license	$37 12
" commission	236 00
" salaries, directors' and auditors' fees	584 35
" travelling expenses	38 00
" rent	50 00
" printing, stationery and advertising	60 00
" postage, telephone, telegrams and express	120 58
" investigation and adjustment of claims	130 60
" other expenses	21 45
Total expenses of management	$1,278 10
Miscellaneous payments:	
Amount paid for losses which occurred during 1914	4,173 17
" rebate	61 96
Total expenditure	$5,513 23

Currency of Risks.

Amount covered by Policies in force 31st December, 1914.

	One year.	Two years.	Three years.	Four years.	Total.
Mutual	$7,825 00	$9,250 00	$176,449 00	$3,461,679 00	$3,655,203 00

Movement in Risks.

Mutual System.	Number.	Amount.
Policies in force 31st December, 1913	1,587	$3,529,670 00
Policies new and renewed during 1914	472	1,089,728 00
Gross number and amount in force during 1914	2,059	$4,619,398 00
Less expired and cancelled during 1914	474	964,195 00
Net risks in force 31st December, 1914	1,585	$3,655,203 00

CLASSIFICATION OF RISKS:

Farm and non-hazardous.

PREMIUM NOTES

On Policies in force 31st December, 1914.

	One year risks.	Two year risks.	Three year risks.	Four year risks.	Total.
Amount of face of all premium notes held by Company and legally liable to assessment ...	$1,153 00	$370 00	$8,108 00	$136,577 15	$146,208 15
Amount of all premium notes after deducting all payments thereon and assessments levied	359 35	335 95	6,755 55	125,385 85	132,836 70
Amount of premium notes received during the year 1914	.....	.....	.....	.....	43,585 15

OXFORD FARMERS' MUTUAL FIRE INSURANCE COMPANY.

HEAD OFFICE, EMBRO.

Commenced business 2nd June, 1884.

Names and addresses of the Directors and Officers for the year 1915.

Directors:

John Muterer	Ingersoll, Ont.
Alex. Smith	Embro (R.R. 5), Ont.
John Bolton	St. Mary's, Ont.
James Green	Embro (R.R. 2), Ont.
Robert McLeod	Embro (R.R. 3), Ont.
William Smith	Woodstock (R.R. 6), Ont.
Robert A. Webber	Woodstock (R.R. 6), Ont.
John C. McPherson	St. Mary's, Ont.
James G. Calder	Thamesford (R.R. 3), Ont

Officers:

Robert A. Webber, President	Woodstock (R.R. 6), Ont.
R. McLeod, Vice-President	Embro (R.R. 3), Ont.
Columbus Ross, Secretary-Treasurer	Embro, Ont.

Auditors:

E. L. Sutherland	Embro, Ont.
A. L. Murray	Embro, Ont.

Unassessed premium note capital, $54,468.90.

STATEMENT FOR THE YEAR ENDING 31ST DECEMBER, 1914.

ASSETS.

Cash in Royal Bank, Embro, Ont	$416 47
Amount unpaid of assessment of 1914	416 50
Amount unpaid of assessment, prior years	463 41
Amount of premium notes in force, after deducting all payments thereon and assessments levied	54,468 90
Total assets	$55,765 28

LIABILITIES.

Amount of losses adjusted	$2,200 00
Amount of borrowed money	1,154 00
Amount of interest	8 44
Total liabilities	$3.362 44

Receipts.

Cash balance at 31st December, 1913 (not extended) head office	$53 24	
Cash received taking applications		$13 00
Cash received from assessment during 1914		2,106 19
" assessments in prior years		1,198 01
" borrowed money		454 00
" all other sources		145 42
Total receipts		$3,916 62

Expenditure.

Expenses of management:	
Cash paid for agents' commissions	$16 25
" printing, stationery and advertising	23 15
" statutory assessment and license	22 97
" fuel and light	3 75
" interest	54 43
" rent	6 00
" salaries, directors' and auditors' fees	253 00
" postage, telephones, telegrams and express	11 79
" travelling expenses	66 30
" investigation and adjustment of claims	7 00
Total expenses of management	$464 64
Miscellaneous payments:	
Cash paid for losses which occurred during 1914	2,046 20
" re-insurance	29 05
" rebate	113 50
" repayment of loan	900 00
Total expenditure	$3,553 39

Currency of Risks.

Amount covered by Policies in force 31st December, 1914.

	Three years.
Mutual System	$1,735,780 00
Less re-insurance	4,400 00
Net risks at 31st December, 1914	1,731,380 00

Movement in Risks.

Mutual System.	Number.	Amount.
Policies in force 31st December, 1913	918	$1,974,310 00
Policies new and renewed during 1914	225	503,930 00
Gross number and amount in force during 1914	1,143	$2,478,240 00
Less expired and cancelled in 1914	362	742,460 00
Net risks in force 31st December, 1914	781	$1,735,780 00

CLASSIFICATION OF RISKS:

Farm and non-hazardous.

PREMIUM NOTES

On Policies in force 31st December, 1914.

	Three-year risks.
Amount of face of all premium notes held by Company, and legally liable to assessment	$67,592 00
Amount of all premium notes, after deducting all payments thereon and assessments levied	54,468 90
Amount of premium notes received during the year 1914	18,851 00

DEREHAM AND WEST OXFORD MUTUAL FIRE INSURANCE COMPANY.

HEAD OFFICE, MOUNT ELGIN.

Commenced business 18th May, 1887.

Names and addresses of the Directors and Officers for the year 1915.

Directors:

John Campbell.....(R.R. 1), Salford, Ont.
Charles Williams.....Tillsonburg, Ont.
James Little.....Ingersoll, Ont.
J. G. Currie.....Ingersoll, Ont.
R. W. Brink.....Beachville, Ont.
Frank H. Harris.....Mt. Elgin, Ont.

Officers:

R. W. Brink, President.....Beachville, Ont.
J. G. Currie, Vice-President.....Ingersoll, Ont.
T. R. Mayberry, Secretary-Treasurer.....Ingersoll, Ont.

Auditors:

W. A. Elliot.....Ingersoll, Ont.
J. A. Morrison.....Mt. Elgin, Ont.

Unassessed premium note capital, $92,752.03.

STATEMENT FOR THE YEAR ENDING 31ST DECEMBER, 1914.

ASSETS.

Cash on hand at head office	$1,448 04	
Cash in Royal Bank, Ingersoll	6,419 57	
		$7,867 61
Amount unpaid of fixed payments of 1914		641 65
Amount of premium notes in force, after deducting all payments thereon and assessments levied		92,752 03
Total assets		$101,261 29

LIABILITIES.—None.

RECEIPTS.

Cash balance at 31st December, 1913 (not extended)	$6,366 54	
Cash received as fixed payments of 1914		$4,473 74
" fixed payments prior years		38 98
" for interest		179 20
" for special premiums		4 30
Total receipts		$4,696 22

Expenditure.

Expenses of management:	
Amount paid for statutory assessment and license	$26 68
" investigation and adjustment of claims	57 00
" salaries, directors' and auditors' fees	616 10
" printing, stationery and advertising	41 50
" postage, telephone, telegrams and express	51 50
" rent	2 00
" travelling expenses	36 00
" other expenses of management	16 00
Total expenses of management	$846 78
Miscellaneous payments:	
Cash paid for losses which occurred in 1914	2,290 36
" rebate	58 01
Total expenditure	$3,195 15

Currency of Risks.

Amount covered by Policies in force 31st December, 1914.

	Three years.
Mutual	$2,496,834 00

Movement in Risks.

Mutual System.	Number.	Amount.
Policies in force 31st December, 1913	943	$2,382,410 00
Policies new and renewed during 1914	371	940,674 00
Gross number and amount in force during 1914	1,314	$3,323,084 00
Less expired and cancelled in 1914	328	826,250 00
Net risks in force 31st December, 1914	986	$2,496,834 00

Classification of Risks:

Farm and non-hazardous.

Premium Notes

On Policies in force 31st December, 1914.

	Three-year risks.
Amount of face of all premium notes held by Company and legally liable to assessment	$102,627 30
Amount of all premium notes, after deducting all payments thereon and assessments levied	92,752 03
Amount of premium notes taken during the year 1914	38,723 85
Payments on premium notes of 1914, including all sums credited on said premium notes:	
Cash paid up to 31st December, 1914	1,938 77

OSGOODE MUTUAL FIRE INSURANCE COMPANY.

HEAD OFFICE, KENMORE.

Commenced business February 1st, 1914.

Names and addresses of the Directors and Officers for the year 1915.

Directors:

A. G. E. Robertson.....Kenmore, Ont.
J. R. Corscadden.....Russell, Ont.
A. F. Stevenson.....Russell, Ont.
H. S. Latimer.....Metcalfe, Ont.
A. Dow.....Metcalfe, Ont.
J. H. Cumming.....Ormond, Ont.

Officers:

A. G. E. Robertson, President.....Kenmore, Ont.
J. R. Corscadden, Vice-President .....Russell, Ont.
R. McLachlin, Secretary-Treasurer.....Kenmore, Ont.

Auditors:

J. G. Carkner.....Kenmore, Ont.
D. McLaren.....Kenmore, Ont.

Unassessed premium note capital, $16,388.90.

STATEMENT FOR THE YEAR ENDING 31ST DECEMBER, 1914.

ASSETS.

Cash on hand at Head Office		$2 80
Cash in Bank of Ottawa, Kenmore		1,808 01
Amount of premium notes in force, after deducting all payments thereon and assessments levied		16,388 90
Amount of office furniture (not extended)	$21 00	
Total assets		$18,199 71

LIABILITIES.—None.

RECEIPTS.

Cash balance at 31st December, 1913 (not extended)	$1,810 81	
Cash received for assessments levied in 1914		$2,234 10
" interest		14 55
" borrowed money		100 00
" re-insurance premiums		12 00
Total receipts		$2,360 65

Expenditure.

Cash paid for agents' commissions	$146 25
" law costs	60 00
" interest	3 50
" statutory assessment and license fee	5 00
" travelling expenses	3 50
" rent	42 65
" salaries, directors' and auditors' fees	50 00
" printing, stationery and advertising	86 89
" postage telephones, telegrams and express	15 25
" all other expenses	90
Total expenses of management	$413 94
Miscellaneous payments:	
Cash paid for rebate	16 40
" repayment of loans	100 00
" office furniture	19 50
Total expenditure	$549 84

Currency of Risks.

Amount covered by Policies in force 31st December, 1914.

	Three years.
Mutual	$372,460 00

Movement in Risks.

Mutual System.	Number.	Amount.
Policies taken during 1914, new	208	$372,460 00
Net risks on Mutual System in force 31st December, 1914	208	$372,460 00

Classification of Risks:

Farm and non-hazardous.

Premium Notes

On Policies in force 31st December, 1914.

	Three-year risks.
Amount of face of all premium notes legally liable to assessment	$18,623 00
Amount of all premium notes, after deducting all payments thereon and assessments levied	16,388 90
Amount of premium notes received during the year 1914	18,623 00
Payments of premium notes of 1914, including all sums credited on said premium notes:	
Cash paid up to 31st December, 1914	2,234 10

LENNOX AND ADDINGTON MUTUAL FIRE INSURANCE COMPANY.

HEAD OFFICE, NAPANEE.

Commenced business 17th August, 1876.

Names and addresses of the Directors and Officers for the year 1915.

Directors:

A. C. Parks	Napanee, Ont.
Ira B. Hudgins	Selby, Ont.
Albert Hartman	Asselstine, Ont.
J. B. Aylesworth	Newburgh, Ont.
H. A. Baker	Moscow, Ont.
R. W. Longmore	Camden East, Ont.

Officers:

A. C. Parks, President	Napanee, Ont.
Ira B. Hudgins, Vice-President	Selby, Ont.
Manly Jones, Secretary-Treasurer	Napanee, Ont.

Auditors:

W. R. Lott	Napanee, Ont.
C. W. Neville	Napanee, Ont.

Unassessed premium note capital, $43,599.79.

STATEMENT FOR THE YEAR ENDING 31ST DECEMBER, 1914.

ASSETS.

Cash on hand at head office		$188 30
Cash in Northern Crown Bank at Napanee, Ont.		1,626 19
Cash in agents' hands		42 41
Amount unpaid of fixed payments of 1914		144 55
Amount of premium notes in force, after deducting all payments thereon and assessments levied		43,599 79
Office furniture and safe (not extended)	$50 00	
Total assets		$45,601 24

LIABILITIES—NONE.

Receipts.

Cash balance at 31st December, 1913 (not extended)	$1,840 48	
Cash received during 1914 for:		
" fixed payments of 1914		$4,771 70
" fixed payments of prior years		132 95
" borrowed money		1,000 00
" rebate. . .		4 70
" interest. . .		10 70
Total receipts		$5,920 05

Expenditure.

Expenses of management:

Amount paid for commission to agents	$739 77
" statutory assessment and license fee	19 82
" fuel and light	15 00
" printing, stationery, advertising	185 04
" salaries, directors' and auditors' fees	660 70
" postage, telephones, telegrams, express, etc.	32 95
" investigation and adjustment of claims	11 00
" rent . .	18 00
" taxes . .	7 24
" Division Court costs	200 00
" law costs other than above	266 52
" interest. . .	25 00
" all other expenses	6 80
Total expenses of management	$2,187 84

Miscellaneous payments:

Cash paid for losses which occurred during 1914	2,141 75
" losses which occurred prior to 1914	375 00
" rebate. . .	93 21
" re-insurance. . .	148 24
" re-payment of loan	1,000 00
Total expenditure	$5,946 04

Currency of Risks:

Amount covered by Policies in force 31st December, 1914.

	Three years.
Mutual. . .	$1,502,990
Less re-insured. . .	20,575
Net amount of risks at 31st December, 1914	$1,482,415

MOVEMENT IN RISKS.

Mutual System.	Number.	Amount.
Policies in force 31st December, 1913	953	$1,628,255
Policies new and renewed during 1914	342	548,940
Gross number and amount in force during 1914	1,295	$2,177,195
Less expired and cancelled in 1914	388	674,205
Net risks in force, 31st December, 1914	907	$1,502,990

CLASSIFICATION OF RISKS:

Farm and non-hazardous.

PREMIUM NOTES

On Policies in force 31st December, 1914.

	Three-year risks.
Amount of all premium notes, after deducting all payments thereon and assessments levied	$43,599 79
Amount of premium notes received during the year 1914	19,158 38
Payments on the premium notes of 1914, including all sums credited on said premium notes, viz.:	
(*a*) Cash paid up to 31st December, 1914	1,775 20

TOWNSHIP OF CLINTON MUTUAL FIRE INSURANCE COMPANY.

HEAD OFFICE, BEAMSVILLE.

Commenced business 22nd August, 1898.

Names and addresses of the Directors and Officers for the year 1915.

Directors:

Adelbert Jamieson ..... Wellandport, Ont.
Elijah Durham ..... Smithville, Ont.
C. M. Honsburger ..... Jordan Station, Ont.
A. G. Pettit ..... Grimsby, Ont.
Isaac Jarvis ..... Beamsville, Ont.
W. A. Griffis ..... St. Catharines, Ont.

Officers:

Adelbert Jamieson, President ..... Wellandport, Ont.
Elijah Durham, Vice-President ..... Smithville, Ont.
G. W. Tinlin, Secretary-Treasurer ..... Beamsville, Ont.

Auditors:

Robert Cruikshank ..... Beamsville, Ont.
J. D. Albright ..... Beamsville, Ont.

Unassessed premium note capital, $66,632.27.

STATEMENT FOR THE YEAR ENDING 31ST DECEMBER, 1914.

ASSETS.

Cash at head office	$211 40
Cash in Bank of Hamilton, Beamsville	953 46
Amount of premium notes in force, after deducting all payments thereon and assessments levied	66,632 27
Amount unpaid of instalments or fixed payments on premium notes during 1914	130 68
Total assets	$67,927 81

LIABILITIES.—None.

RECEIPTS.

Cash balance at 31st December, 1913 (not extended)	$153 87	
Cash received as fixed payments due in 1914		$3,460 97
" due in prior years		49 33
" borrowed during 1914		1,225 00
' interest during 1914		4 17
Total receipts		$4,739 47

EXPENDITURE.

Expenses of management:	
Cash paid for agents' fees	$27 80
" statutory assessment and license fee	21 85
" salaries, directors' and auditors' fees	421 20
" rent	21 00
" printing and stationery	14 50
" investigation of claims	7 50
" postage, telephone, telegrams and express	43 00
" interest	19 10
Total expenses of management	$575 95
Miscellaneous payments:	
Cash paid for losses which occurred prior to 1914	1,235 00
" losses which occurred in 1914	668 18
" rebates	24 35
" repayment of loans	1,225 00
Total expenditure	$3,728 48

CURRENCY OF RISKS.

Amount covered by Policies in force 31st December, 1914.

	Three years.
Mutual	$2,027,402 00

MOVEMENT IN RISKS.

Mutual System.	Number.	Amount.
Policies in force 31st December, 1913	1,030	$1,851,427 00
Policies new and renewed during 1914	427	864,605 00
Gross number and amount in force during 1914	1,457	$2,716,032 00
Less expired and cancelled in 1914	392	688,630 00
Net risks in force 31st December, 1914	1,065	$2,027,402 00

CLASSIFICATION OF RISKS:

Farm and non-hazardous.

PREMIUM NOTES

On Policies in force 31st December, 1914.

	Three years.
Amount of face of all premium notes held by the Company, and legally liable to assessment	$72,501 89
Amount of all premium notes, after deducting all payments thereon and assessments levied	66,632 27
Amount of premium notes received during the year 1914	31,175 49
Payments on the premium notes of 1914, including all sums credited on Cash paid up to 31st December, 1914	3,460 97
Notes for fixed payments unpaid at 31st December, 1914	130 68

BAY OF QUINTE AGRICULTURAL MUTUAL FIRE INSURANCE COMPANY.

HEAD OFFICE, PICTON.

Commenced business 31st October, 1874.

Names and addresses of the Directors and Officers for the year 1915.

Directors:

Cyrus Giles	Ameliasburg, Ont.
Byron E. Harrison	Waupoos East, Ont.
Edward T. Plews	Picton, Ont.
Geo. M. McCartney	Rosehall, Ont.
M. F. Hawkins	Cherry Valley, Ont.
T. G. Wright	Picton, Ont.
W. Asa Foster	Picton (R.R. 8), Ont.
Adolphus Roblin	Picton (R.R. 6), Ont.
Joseph H. Pine	Bloomfield, Ont.

Officers:

Cyrus Giles, President	Ameliasburg, Ont.
Thomas G. Wright, Vice-President	Picton, Ont.
M. R. German, Secretary-Treasurer	Picton, Ont.

Auditors:

Walter Striker	Milford, Ont.
H. H. Huff	Bloomfield, Ont.

Unassessed premium note capital, $48,864.21.

STATEMENT FOR THE YEAR ENDING 31ST DECEMBER, 1914.

ASSETS.

Cash in Bank of Montreal, Picton	$1,397 91	
Cash in Bank of Nova Scotia, Picton	3,420 84	
Cash in Union Bank, Picton	3,046 14	
		$7,864 89
Amount unpaid of fixed payments of 1914		100 95
Amount unpaid of fixed payments prior to 1914 (not extended)	$6 20	
Amount of premium notes in force, after deducting all payments thereon and assessments levied		48,864 21
Total assets		$56,830 05

LIABILITIES—NONE

Receipts.

Cash balance at 31st December, 1913 (not extended)	$7,983 83	
Cash received for fixed payments of 1914		$5,144 33
" fixed payments due in prior years		91 02
" interest		230 56
" other receipts		5 20
Total receipts		$5,471 11

Expenditure.

Expenses of management:	
Amount paid for commission to agents	$952 42
" investigation and adjustment of claims	23 00
" salaries, directors' and auditors' fees	884 30
" statutory assessment and license	21 74
" postage, telephones, telegrams and express	149 58
" other expenses	89 90
Total expenses of management	$2,120 94
Miscellaneous payments:	
Cash paid for losses which occurred during 1914	3,337 00
" re-insurance	32 53
" rebate	99 58
Total expenditure	$5,590 05

Currency of Risks:

Amount covered by Policies in force 31st December, 1914.

	Three years.
Mutual	$1,945,725 00
Less re-insured	4,066 67
Net amount of risks at 31st December, 1914	$1,941,658 33

Movement in Risks.

Mutual System.	Number.	Amount.
Policies in force 31st December, 1913	1,075	$1,839,135
Policies new and renewed during 1914	420	731,915
Gross number and amount in force during 1914	1,495	$2,571,050
Less expired and cancelled in 1914	396	625,325
Net risks in force 31st December, 1914	1,099	$1,945,725

CLASSIFICATION OF RISKS:

Farm and non-hazardous.

PREMIUM NOTES

On Policies in force 31st December, 1914.

	Three-year risks.
Amount of face of all premium notes held by Company and legally liable to assessment	$58,482 00
Amount of all premium notes, after deducting all payments thereon and assessments levied	48,864 21
Amount of premium notes received during the year 1914	22,013 00
Payments on the premium notes of 1914, including all sums credited on said premium notes, viz.:	
(*a*) Cash paid up to 31st December, 1914	2,110 20

HAMILTON TOWNSHIP MUTUAL FIRE INSURANCE COMPANY.

HEAD OFFICE, COLD SPRINGS.

Commenced business 1st July, 1898.

Names and addresses of the Directors and Officers for the year 1915.

Directors:

Albert E. Hoskin	Cobourg, Ont.
Erwin Rosevear	Cold Springs, Ont.
Geo. H. Martyn	Port Hope, Ont.
S. W. Staples	Baltimore (R.R. 2), Ont.
Lewis Byers	Bailieboro', Ont.
Benjamin Stewart	Baltimore (R.R. 2), Ont.

Officers:

Albert E. Hoskin, President	Cobourg, Ont.
S. W. Staples, Vice-President	Baltimore (R.R. 2), Ont.
J. Herbert Davidson, Treasurer	Camborne, Ont.
Thomas Hoskin, Secretary	Grafton (R.R. 1), Ont.

Auditors:

Thos. Roberts	Welcome, Ont.
M. H. Ames	Plainsville, Ont.

Unassessed premium note capital, $81,901.11.

STATEMENT FOR THE YEAR ENDING 31ST DECEMBER, 1914.

ASSETS.

Cash on hand, head office	$406 84	
Cash in Bank of Nova Scotia, Cobourg	2,220 84	
Cash in Bank of Toronto, Cobourg	2,437 43	
Cash in Standard Bank, Grafton	566 22	
Cash in Union Bank, Roseneath	828 33	
		$6,459 66
Amount of unpaid assessments in 1914		1,167 80
Amount of fixed payments of 1914 unpaid		410 50
Amount of fixed payments of prior year unpaid (not extended)	$47 50	
Amount of premium notes after deducting all payments made and assessment levied	81,901 11	
Less residue of premium notes given by Company for re-insurance	2,385 60	
		79,515 51
Amount of office furniture (not extended) $209 60		
Total assets		$87,553 47

Liabilities.

Due agents	$62 50
Total liabilities	$62 50

Receipts.

Cash balance at 31st December 1913 (not extended)	$2,185 64	
Cash received as fixed payments of 1914		$8,249 60
" fixed payments of prior years		633 90
" assessments in 1914		6,674 25
" interest		54 66
" re-insurance on losses		494 15
" rebate on re-insurance		29 80
" extra premiums and permits		9 80
" all other		2 25
Total receipts		$16,148 41

Expenditure.

Expenses of management:	
Cash paid for agents' commission	$821 55
" statutory assessment and license fee	32 88
" investigation of claims	46 40
" salaries, directors' and auditors' fees	510 85
" printing, stationery and advertising	107 00
" postage, telephone, telegrams and express	83 55
" travelling expenses	17 90
" rent	14 00
" all other	6 00
Total expenses of management	$1,640 13
Miscellaneous payments:	
Cash paid for losses which occurred prior to 1914	135 00
" losses which occurred during 1914	9,232 10
" re-insurance	301 05
" rebate	542 86
" other expenses	23 25
Total expenditure	$11,874 39

Currency of Risks:

Amount covered by Policies in force 31st December, 1914.

	Three years.
Mutual	$3,019,580 00

Re-insurance.

On mutual system	95,575 00
Net risks actually carried by Company at 31st December, 1914	$2,924,005 00

MOVEMENT IN RISKS.

Mutual System.	Number.	Amount.
Policies in force 31st December, 1913	2,030	$3,063,615 00
Policies new and renewed during 1914	713	1,164,450 00
Gross number and amount in force during 1914	2,743	$4,228,065 00
Less expired and cancelled in 1914	775	1,208,485 00
Net risks in force 31st December, 1914	1,968	$3,019,580 00

CLASSIFICATION OF RISKS:

Farm and non-hazardous.

PREMIUM NOTES

On Policies in force 31st December, 1914.

	Three-year risks.
Amount of face of all premium notes held by Company and legally liable to assessment	$114,162 16
Amount of all premium notes, after deducting all payments thereon and assessments levied	81,901 11
Amount of premium notes received during the year 1914	43,294 30
Payment on premium notes of 1914, including all sums credited on said premium notes, viz.:	
(a) Cash paid up to 31st December, 1914	8,249 60

Re-insurance.

Amount of premium notes given by Company for re-insurance 1914	$1,535 25	
Less payments made thereon	307 05	
Amount of residue of said premium notes for which the company is still liable		$1,228 20

GRENVILLE PATRON MUTUAL FIRE INSURANCE COMPANY.

HEAD OFFICE, SPENCERVILLE.

Commenced business 29th June, 1892.

Names and addresses of the Directors and Officers for the year 1915.

Directors:

G. J. Carson..... Domville (R.R. 1), Ont.
James Bennett..... Spencerville, Ont.
Robert Montgomery..... Cardinal (R.R. 1), Ont.
John F. Black..... South Mountain, Ont.
William Holmes..... Spencerville (R.R. 4), Ont.
Herbert Adams..... Ventnor, Ont.
W. S. Render..... Oxford Station (R.R. 2), Ont.
Alex. Morrison..... Rockspring, Ont.
Alexander Robinson..... Prescott (R.R. 2), Ont.
John Goodwin..... Spencerville (R.R. 2), Ont.
Joseph Wright..... Brockville (R.R. 2), Ont.
Richard Connell..... Spencerville (R.R. 2), Ont.
Richard McCaslin..... Iroquois, Ont.
Andrew Donnen..... Spencerville, Ont.

Officers:

G. J. Carson, President..... Domville (R.R. 1), Ont.
Robert Montgomery, Vice-President..... Cardinal (R.R. 1), Ont.
James Bennett, Manager..... Spencerville, Ont.
W. M. Snyder, Secretary-Treasurer..... Spencerville, Ont.

Auditors:

William Robertson..... Spencerville, Ont.
Archibald Fraser..... Spencerville (R.R. 2), Ont.

Unassessed premium note capital, $221,018.88.

STATEMENT FOR THE YEAR ENDING 31ST DECEMBER, 1914.

ASSETS.

Loan Company's debentures		$16,000 00
Cash on hand at head office	$86 37	
Cash in Royal Bank, Spencerville	7,238 85	
Cash in Molson's Bank, Iroquois	318 20	
		7,643 42
Unpaid assessments of 1914		538 94
Unpaid assessments of prior years (not extended)	$111 45	
Amount of premium notes in force, after deducting all payments thereon and assessments levied		221,018 88
Office furniture and safe (not extended)	$300 00	
Total assets		$245,201 24

LIABILITIES.—None.

RECEIPTS.

Cash balance at 31st December, 1913 (not extended)	$10,025 08	
Cash received for fixed payments of 1914		$16,592 34
" prior years		184 80
" interest		1,090 95
" transfer fees		27 50
" from realization of investment (not extended), $500.00		
Total receipts		$17,895 59

EXPENDITURE.

Expenses of management:		
Cash paid for postage, telephone, telegrams and express		$151 49
" fuel and light		16 50
" statutory assessments and license fee		78 85
" printing, stationery, advertising		159 15
" salaries, directors' and auditors' fees		1,227 30
" rent and taxes		19 17
" investigation and adjustment of claims		160 05
" Underwriters' Association		5 00
" other expenses		70
Total expenses of management		$1,818 21
Miscellaneous payments:		
Cash paid for losses which occurred during 1914		17,248 71
" rebate		210 33
" invested in municipal security (not extended)	$1,500 00	
Total expenditure		$19,277 25

CURRENCY OF RISKS.

Amount covered by Policies in force 31st December, 1914.

	Three years.
Mutual	$8,458,680 00

MOVEMENT IN RISKS.

Mutual System.	Number.	Amount.
Policies in force 31st December, 1913	4,950	$8,114,405 00
Policies new and renewed during 1914	1,765	3,174,725 00
Gross number and amount in force during 1914	6,715	$11,289,130 00
Deduct expired and cancelled in 1914	1,755	2,830,450 00
Net risks in force 31st December, 1914	4,960	$8,458,680 00

CLASSIFICATION OF RISKS:

Farm and non-hazardous.

PREMIUM NOTES

On Policies in force 31st December, 1914.

	Three years.
Amount of face of all premium notes held by Company, and legally liable to assessment	$306,625 66
Amount of all premium notes, after deducting all payments thereon and assessments levied	221,019 68
Amount of premium notes received during the year 1914	95,241 75
Payments on premium notes of 1914 including all sums credited on said premium notes:	
Cash paid up to 31st December, 1914	6,502 05

NORTH BLENHEIM MUTUAL FIRE INSURANCE COMPANY.

HEAD OFFICE, CHESTERFIELD.

Commenced business 18th August, 1861.

Names and addresses of the Directors and Officers for the year 1915.

Directors:

Robert Baird	New Hamburg (R.R. 1), Ont.
Thos. E. West	Woodstock, Ont.
Charles D. Brown	New Hamburg (R.R. 2), Ont.
John Walton	Woodstock, Ont.
Robert Smith	Hickson, Ont.
W. A. Beattie	Bright (R.R. 4), Ont.
John Schlemmer	Tavistock (R.R. 1), Ont.
R. J. Thomas	Bright (R.R. 3), Ont.
Benjamin Bickell	Bright (R.R. 1), Ont.

Officers:

Robert Baird, President	New Hamburg (R.R. 1), Ont.
Thomas E. West, Vice-President	Woodstock, Ont.
D. R. Stauffer, Secretary-Treasurer	Bright (R.R. 2), Ont.

Auditors:

L. W. Craig	Bright, Ont.
E. J. Smart	Plattsville, Ont.

Unassessed premium note capital, $92,230.92.

STATEMENT FOR THE YEAR ENDING 31ST DECEMBER, 1914.

ASSETS.

Actual cash on hand at head office		$44 97
Cash on deposit in Standard Bank, Bright, Ont.		702 07
Amount unpaid of assessments levied in 1914		435 88
Amount of unpaid assessments levied in prior years (not extended)	$34 16	
Amount of premium notes in force, after deducting all payments thereon and assessments levied		92,230 92
Office furniture and safe (not extended)	$40 00	
Total assets		$93,413 84

LIABILITIES.

Amount of borrowed money	$1,500 00
Total liabilities	$1,500 00

Receipts.

Cash balance at 31st December, 1913 (not extended)	$747 04	
Cash received at taking of application held by agents (not extended)	203 00	
Cash received for assessments levied in 1914		$4,304 26
" assessments levied prior to 1914		159 95
" interest		126 18
" borrowed money		1,500 00
" transfer fees		5 00
Total receipts		$6,095 39

Expenditure.

Expenses of management:		
Cash paid to agents in fees (not extended)	$203 00	
Amount paid for printing, stationery and advertising		$22 25
" postage, telephone, telegrams and express		56 80
" salaries, directors' and auditors' fees		487 40
" rent of rooms and cost of directors' meetings		7 00
" statutory assessment and license fee		23 41
" travelling expenses		14 00
" interest		37 50
" other expenses		5 00
" Calendars		75 00
Total expenses		$728 36
Miscellaneous payments:		
Cash paid for losses which occurred during 1914		8,312 75
Total expenditure		$9,041 11

Currency of Risks.

Amount covered by Policies in force 31st December, 1914.

	Four years.
Mutual	$2,143,675 00

Movement in Risks.

Mutual System.	Number.	Amount.
Policies in force 31st December, 1913	691	$2,022,410 00
Policies new and renewed during 1914	223	684,495 00
Gross number and amount in force during 1914	914	$2,706,905 00
Less expired and cancelled in 1914	190	563,230 00
Net risks in force 31st December, 1914	724	$2,143,675 00

CLASSIFICATION OF RISKS:

Farm and non-hazardous.

PREMIUM NOTES

On Policies in force 31st December, 1914.

	Four-year risks.
Amount of face of all premium notes held by Company, and legally liable to assessment	$100,622 75
Amount of all premium notes, after deducting all payments thereon and assessments levied	92,230 92
Amount of premium notes received during the year 1914	32,587 25

BLANSHARD MUTUAL FIRE INSURANCE COMPANY.

HEAD OFFICE, ST. MARY'S.

Commenced business 27th March, 1876.

Names and addresses of the Directors and Officers for the year 1915.

Directors:

George B. Webster.....St. Mary's, Ont.
Hilson Stanley.....Granton, Ont.
Thomas H. Driver.....Science Hill, Ont.
Robert Berry.....St. Mary's, Ont.
David Paynter.....St. Mary's, Ont.
James More.....Kirkton, Ont.
George Hookway.....Science Hill, Ont.
Duncan McVannel.....St. Mary's, Ont.
George Hudson.....St. Mary's, Ont.

Officers:

George B. Webster, President.....St. Mary's, Ont.
Robert Berry, Vice-President.....St. Mary's, Ont.
J. H. Jameson, Secretary-Treasurer.....St. Mary's, Ont.

Auditors:

R. W. Switzer.....St. Mary's, Ont.
J. J. Bellamy.....St. Mary's, Ont.

Unassessed premium note capital, $51,258.18.

STATEMENT FOR THE YEAR ENDING 31ST DECEMBER, 1914.

ASSETS.

Cash on hand at head office	$245 58	
Cash in Molson's Bank, St. Mary's	1,005 44	
" Bank of Montreal, St. Mary's, Ont	1,939 26	
" Royal Bank, St. Mary's, Ont	1,939 01	
" Merchants Bank, Granton, Ont	991 11	
		$6,120 40
Amount unpaid of assessments levied during 1914		155 66
Amount unpaid of assessments levied before 1914		7 65
Amount of premium notes in force, after deducting all payments thereon and assessments levied		51,258 18
Total assets		$57,541 89

LIABILITIES.—None.

RECEIPTS.

Cash balance at 31st December, 1913 (not extended)	$3,813 62	
Cash received for assessments levied in 1914		$2,558 41
" assessments prior to 1914		214 79
" interest		118 66
Total receipts		$2,891 86

EXPENDITURE.

Expenses of management:	
Amount paid for investigation of claims	$9 00
" statutory assessment and license fee	19 70
" salaries, directors' and auditors' fees	196 00
" printing, stationery and advertising	37 00
" postage, telephone, telegrams and express	14 00
" other expenses	29 00
Total expenses of management	$304 70
Miscellaneous payments:	
Cash paid for losses which occurred during 1914	276 23
" rebate	4 15
Total expenditure	$585 08

CURRENCY OF RISKS.

Amount covered by Policies in force 31st December, 1914.

	Three years.
Mutual	$1,721,950 00

MOVEMENT IN RISKS.

Mutual System.	Number.	Amount.
Policies in force 31st December, 1913	742	$1,615,093 00
Policies new and renewed during 1914	302	652,085 00
Gross number and amount in force during 1914	1,044	$2,267,178 00
Less expired and cancelled in 1914	270	545,228 00
Net risks in force 31st December, 1914	774	$1,721,950 00

CLASSIFICATION OF RISKS:

Farm and non-hazardous.

PREMIUM NOTES

On Policies in force 31st December, 1914.

	Three-year risks.
Amount of face of all premium notes legally liable to assessment	$55,943 50
Amount of all premium notes, after deducting all payments thereon and assessments levied	51,258 18
Amount of premium notes received during the year 1914	21,274 50
Payments on premium notes of 1914, including all sums credited on said notes, viz.:	
Cash paid up to 31st December, 1914	2,558 41

DOWNIE MUTUAL FIRE INSURANCE COMPANY.

HEAD OFFICE, ST. PAUL'S.

Commenced business 21st April, 1884.

Names and addresses of the Directors and Officers for the year 1915.

Directors:

Wm. Suhring ..... Stratford (R.R. 5), Ont.
John Murray ..... St. Paul's (R.R.4), Ont.
Charles Baird ..... St. Mary's (R.R. 5), Ont.
James Muir ..... St. Mary's (R.R. 5), Ont.
John Dempsey ..... Stratford (R.R. 2), Ont.
Robert Armstrong ..... Wartburg, Ont.

Officers:

Wm. Suhring, President ..... Stratford (R.R. 5), Ont.
John Murray, Vice-President ..... St. Paul's (R.R.4), Ont.
Thos. H. Smith, Secretary-Treasurer ..... Sebringville (R.R. 1), Ont.

Auditors:

D. K. Erb ..... Stratford (R.R. 3), Ont.
Geo. Armstrong ..... St. Paul's (R.R. 4), Ont.

Unassessed premium note capital, $81,649 67.

STATEMENT FOR THE YEAR ENDING 31ST DECEMBER, 1914.

ASSETS.

Cash in British Mortgage Loan Co., Stratford	$3,095 07
Cash in Royal Bank, Stratford	683 00
Cash in Sterling Bank, Sebringville	4,738 92
Amount unpaid of assessments of 1914	112 57
Amount of premium notes in force, after deducting all payments thereon and assessments levied	81,649 67
Total assets	$90,279 23

LIABILITIES.

Amount of losses reported	$68 00

Receipts.

Cash balance at 31st December, 1913 (not extended)	$7,169 04	
Cash received for assessments levied in 1914		$1,573 11
" assessments levied in prior years		114 62
" interest		236 57
" other sources		36 00
Total receipts		$1,960 30

Expenditure.

Expenses of management:

Amount paid for rent	$4 00
" statutory assessment and license	30 15
" travelling expenses	24 00
" salaries, directors' and auditors' fees	273 40
" printing, stationery and advertising	23 79
" investigation of claims	15 50
" postage, telephone, telegrams and express	29 81
" other expenses	6 00
Total expenses of management	$406 65

Miscellaneous payments:

Amount paid for losses incurred in 1914	205 70
Total expenditure	$612 35

Currency of Risks.

Amount covered by Policies in force 31st December, 1914.

	Three years.
Mutual	$2,868,490 00

Movement in Risks.

Mutual System.	Number.	Amount.
Policies in force 31st December, 1913	996	$2,763,268 00
Policies new and renewed during 1914	361	1,032,380 00
Gross number and amount in force during 1914	1,357	$3,795,648 00
Less expired and cancelled in 1914	347	927,158 00
Net risks in force 31st December, 1914	1,010	$2,868,490 00

CLASSIFICATION OF RISKS:

Farm and non-hazardous.

PREMIUM NOTES

On Policies in force 31st December, 1914.

	Three years.
Amount of face of all premium notes held by Company, and legally liable to assessment	$86,054 70
Amount of all premium notes on policies in force 31st December, 1914, after deducting all payments thereon and assessments levied	81,649 67
Amount of premium notes received during the year 1914	30,971 40
Payments on premium notes of 1914, including all sums credited on said premium notes:	
Cash paid up to 31st December, 1914	1,573 11

SOUTH EASTHOPE FARMERS' MUTUAL FIRE INSURANCE COMPANY.

HEAD OFFICE, TAVISTOCK.

Commenced business 28th December, 1871.

Names and addresses of the Directors and Officers for the year 1915.

Directors:

Werner Youngblut	Tavistock, Ont.
Leonard Schaefer	Tavistock, Ont.
A. H. Goring	Woodstock, Ont.
Werner Mogk	Tavistock, Ont.
Conrad Wilkes	Tavistock, Ont.
Edw. Caister	Tavistock, Ont.
J. C. Stewart	Stratford, Ont.
John Pletsch	Stratford, Ont.
J. A. Fraser	Shakespeare, Ont.

Officers:

Werner Youngblut, President	Tavistock, Ont.
Leonard Schaefer, Vice-President	Tavistock, Ont.
W. S. Russell, Secretary-Treasurer	Tavistock, Ont.

Auditors:

H. J. Mansz	Shakespeare, Ont.
James Smith	Shakespeare, Ont.

Unassessed premium note capital, $189,522 87.

STATEMENT FOR THE YEAR ENDING 31ST DECEMBER, 1914.

ASSETS.

Cash on hand, head office	$125 81
Cash in Standard Bank, Tavistock	2,266 67
Cash in Royal Bank, Stratford	1,147 39
Amount of premium notes in force, after deducting all payments thereon and assessments levied	189,522 87
Amount unpaid of assessments of 1914	743 48
Total assets	$193,806 22

Liabilities.

Receipts.

Cash balance at 31st December, 1913 (not extended)	$2,755 23	
Cash received for assessments levied during 1914		$7,343 88
Cash received for assessments levied prior to 1914		506 89
Cash received for interest		60 50
Total receipts		$7,911 27

Expenditure.

Expenses of management:	
Amount paid for salaries, directors' and auditors' fees	$344 00
" statutory assessment and license fee	42 31
" printing, stationery and advertising	107 40
" postage, telephone, telegrams and express	81 50
" travelling expenses	20 00
" rent	15 00
" investigation of claims	45 90
" collecting assessment	80 00
" other expenses	14 61
Total expenses of management	$750 72
Miscellaneous payments:	
Cash paid for losses which occurred during 1914	6,375 91
Total expenditure	$7,126 63

Currency of Risks.

Amount covered by Policies in force 31st December, 1914.

	Four years.
Mutual	$4,258,820 00

Movement in Risks.

Mutual System.	Number.	Amount.
Policies in force 31st December, 1913	1,468	$4,099,840 00
Policies new and renewed during 1914	420	1,206,880 00
Gross number and amount in force during 1914	1,888	$5,306,720 00
Less expired and cancelled in 1914	400	1,047,900 00
Net risks in force 31st December, 1914	1,488	$4,258,820 00

CLASSIFICATION OF RISKS:

Farm and non-hazardous.

PREMIUM NOTES

On Policies in force 31st December, 1914.

	Four-year risks.
Amount of face of all premium notes held by Company, and legally liable to assessment	$212,941 00
Amount of all premium notes, after deducting all payments thereon and assessments levied	189,522 87
Amount of premium notes received during the year 1914	60,344 00
Payments on premium notes of 1914, including all sums credited on said premium notes:	
Amount of cash paid to 31st December, 1914	1,825 88

McGILLIVRAY MUTUAL FIRE INSURANCE COMPANY.

HEAD OFFICE, WEST McGILLIVRAY.

Commenced business 2nd May, 1877.

Names and addresses of the Directors and Officers for the year 1915.

Directors:

Wm. L. Corbett ..... Ailsa Craig (R.R. 3), Ont.
John D. Drummond ..... Ailsa Craig (R.R. 3), Ont.
Edgar Darling ..... Glandeboye (R.R. 1), Ont.
Weston Maguire ..... Glandeboye (R.R. 1), Ont.
A. E. Taylor ..... Parkhill (R.R. 3), Ont.
Wm. Nichol ..... Parkhill (R.R. 8), Ont.
John R. Potter ..... Parkhill (R.R. 8), Ont.
John Niblock ..... Parkhill, Ont.
John Robinson ..... Ailsa Craig (R.R. 3), Ont.

Officers:

William L. Corbett, President ..... Ailsa Craig (R.R. 3), Ont.
J. D. Drummond, Vice-President ..... Ailsa Craig (R.R. 3), Ont.
W. T. Amos, Secretary-Treasurer ..... Parkhill (R.R. 8), Ont.

Auditors:

George Hindmarsh ..... Ailsa Craig (R.R. 3), Ont.
David Robinson ..... Ailsa Craig, Ont.

Unassessed premium note capital, $14,481.55.

STATEMENT FOR THE YEAR ENDING 31ST DECEMBER, 1914.

ASSETS.

Amount of Trust Company Guaranteed Investment receipts		$4,000 00
Amount of cash at head office	$276 76	
Amount of cash deposit at Bank of Commerce, Parkhill	2,666 92	
		2,943 68
Amount of unpaid fixed payments of 1914		293 70
Amount of unpaid prior years (not extended) $37 20		
Amount of premium notes in force, after deducting all payments thereon and assessments levied	14,481 55	
Less residue of premium notes given by Company for reinsurance	84 25	
		14,397 30
Amount office furniture (not extended) $9 00		
Total assets		$21,634 68

Liabilities.

Amount of unpaid Fire Loss claim	$1,600 00

Receipts.

Cash balance at 31st December, 1913 (not extended)	$6,644 67	
Cash received as fixed payments of 1914		$1,262 55
Cash received as fixed payments of prior years		98 25
Cash received as interest		256 04
Total receipts		$1,616 84

Expenditure.

Expenses of management:	
Amount paid for commission	$67 00
" investigation and adjustment of claims	12 00
" statutory assessment and license fee	10 62
" salary, auditors' and directors' fees	196 00
" postage and express	5 85
" printing	29 75
Total expenses of management	$321 22
Miscellaneous payments:	
Cash paid for losses which occurred during 1914	900 00
Cash paid for re-insurance	8 00
Cash paid for rebate	88 61
Total expenditure	$1,317 83

Currency of Risks.

Amount covered by Policies in force 31st December, 1914.

	Three years.
Mutual	$643,625 00

Re-insurance.

On mutual system	3,200 00
Net risks actually carried by Company at 31st December, 1914	$640,425 00

Movement in Risks.

Mutual System.	Number.	Amount.
Policies in force 31st December, 1913	426	$615,745 00
Policies new and renewed during 1914	134	207,500 00
Gross number and amount in force during 1914	560	$823,245 00
Less expired and cancelled in 1914	119	179,620 00
Net risks in force 31st December, 1914	441	$643,625 00

CLASSIFICATION OF RISKS:

Farm and non-hazardous.

PREMIUM NOTES

On Policies in force 31st December, 1914.

	Three-year risks.
Amount of face of all premium notes held by Company, and legally liable to assessment	$19,308 75
Amount of all premium notes, after deducting all payments thereon and assessments levied	14,481 55
Amount of premium notes received during the year 1914	6,225 00
Payments on premium notes of 1914, including all sums credited on said premium notes:	
Cash paid up 31st December, 1914	1,262 55
Notes for fixed payments unpaid	293 70

Re-insurance.

Amount of premium notes given by Company for re-insurance	$96 00
Less payments made thereon	11 75
Amount of residue of said premium notes for which the Company is still liable	$84 25

EAST WILLIAMS MUTUAL FIRE INSURANCE COMPANY.

HEAD OFFICE, NAIRN.

Commenced business 8th of August, 1875.

Names and addresses of the Directors and Officers for the year 1915.

Directors:

Neil P. McIntyre ..... Ailsa Craig (R.R. 1), Ont.
Neil Chisholm ..... Parkhill (R.R. 7), Ont.
Wm. McCallum ..... Ailsa Craig (R.R. 1), Ont.
John McLeish ..... Arkona, Ont.
George Brock ..... Strathroy, Ont.
Alex. F. Ross ..... Parkhill (R.R. 7), Ont.
John Morrison ..... Parkhill (R.R. 7), Ont.
Neil Galbraith ..... Parkhill (R.R. 2), Ont.
Alex. McLeish ..... Parkhill (R.R. 7), Ont.

Officers:

Alex. F. Ross, President ..... Ailsa Craig (R.R. 1), Ont.
John Morrison, Vice-President ..... Parkhill (R.R. 7), Ont.
R. R. Cameron, Secretary-Treasurer ..... Ailsa Craig, Ont.

Auditors:

Alex. McIntosh ..... Ailsa Craig (R.R. 7), Ont.
Dougald Campbell ..... Ailsa Craig (R.R. 1), Ont.

Unassessed premium note capital, $19,783.69.

STATEMENT FOR THE YEAR ENDING 31ST DECEMBER, 1914.

ASSETS.

Cash on hand at head office	$78 43	
" Standard Bank at Ailsa Craig	2,761 00	
		$2,839 43
Amount unpaid, fixed payments of 1914		64 37
Amount of premium notes in force, after deducting all payments thereon and assessments levied	$19,783 69	
Less residue given for re-insurance	65 25	
		19,718 44
Total assets		$22,622 24

LIABILITIES.—None.

Receipts.

Cash balance at 31st December, 1913 (not extended)	$1,467 48	
Cash received as fixed payments of 1914		$1,940 34
" fixed payments of prior years		45 15
" interest during 1914		41 59
Total receipts		$2,027 08

Expenditure.

Expenses of management:	
Amount paid for commission	$87 50
" statutory assessment and license	12 08
" law costs	50
" investigation and adjustment of claims	16 00
" printing, stationery and advertising	67 88
" salaries, directors' and auditors' fees	184 00
" postage, telephone, telegrams and express	18 01
" rent	1 00
" contribution to Underwriters' Assn.	3 00
Expenses of management	$389 97
Miscellaneous payments:	
Cash paid for losses which occurred during 1914	224 39
" rebate	29 52
" re-insurance	11 25
Total expenditure	$655 13

Currency of Risks.

Amount covered by Policies in force 31st December, 1914.

	Three years.
Mutual	$791,950 00
Re-insurance Mutual System	2,900 00
Net risks	$789,050 00

Movement in Risks.

Mutual System.	Number.	Amount.
Policies in force 31st December, 1913	472	$778,465 00
Policies new and renewed during 1914	148	254,750 00
Gross number and amount in force during 1914	620	$1,033,215 00
Less expired and cancelled in 1914	149	241,265 00
Net risks in force 31st December, 1914	471	$791,950 00

CLASSIFICATION OF RISKS:

Farm and non-hazardous.

PREMIUM NOTES

On Policies in force 31st December, 1914.

	Three year risks.
Amount of face of all premium notes held by Company and legally liable to assessment	$23,758 50
Amount of all premium notes, after deducting all payments thereon and assessments levied	19,783 69
Amount of premium notes received during the year	7,642 50
Payments on premium notes of 1914, including all sums credited on said premium notes:	
Cash paid up to 31st December, 1914	614 33
Amount of premium notes given by Company for re-insurance	$87 00
Less payments made thereon	21 75
Residue of said notes for which the Company is still liable	$65 25

AYR FARMERS' MUTUAL FIRE INSURANCE COMPANY.

HEAD OFFICE, AYR.

Commenced business 13th December, 1893.

Names and addresses of the Directors and Officers for the year 1915.

Directors:

A. L. Kitchen ..... St. George, Ont.
Murdo Lillico ..... Bright, Ont.
Andrew L. Easton ..... Princeton, Ont.
John Shiel ..... Galt, Ont.
Charles Gurney, J.P. ..... Paris, Ont.
George D. Black ..... Ayr, Ont.

Officers:

Murdo Lillico, President ..... Bright, Ont.
Andrew L. Easton, Vice-President ..... Princeton, Ont.
Joseph Wrigley, Secretary-Treasurer ..... Ayr, Ont.

Auditors:

John L. Black ..... Ayr, Ont.
Thomas Mitchell ..... Ayr, Ont.

Unassessed premium note capital, $169,420.84.

STATEMENT FOR THE YEAR ENDING 31ST DECEMBER, 1914.

ASSETS.

Cash in Bank of Commerce, Ayr, savings	$3,488 27	
Cash in Reliance Loan and Savings Co., Ayr	2,928 58	
		$6,416 85
Amount unpaid of assessments of 1914		109 84
Amount unpaid of assessment of prior years		43 00
Amount of premium notes in force after deducting all payments thereon and assessments levied		169,420 84
Total assets		$175,990 53

LIABILITIES.—None.

RECEIPTS.

Cash balance at 31st December, 1913 (not extended)	$3,284 48	
Cash received for Policy fees		$438 00
" assessments of 1914		6,845 99
" assessments of prior years		56 06
" interest		82 09
" cancelled policies		16 67
Total receipts		$7,438 81

Expenditure.

Expenses of management:	
Amount paid for travelling expenses	$12 00
" statutory assessment and license	42 19
" taxes	4 40
" rent	5 00
" salaries, directors' and auditors' fees	1,186 80
" printing, stationery and advertising	48 90
" postage, telephone, telegrams and express	59 00
" fee Underwriters' Association	6 00
" law costs	8 60
Total expenses of management	$1,372 89
Miscellaneous payments:	
Amount paid for losses which occurred during 1914	2,933 55
Total expenditure	$4,306 44

Currency of Risks.

Amount covered by Policies in force 31st December, 1914.

	Four years.
Mutual	$4,257,125 00

Movement in Risks.

Mutual System.	Number.	Amount.
Policies in force 31st December, 1913	1,403	$4,086,745 00
Policies taken during 1914	543	1,765,150 00
Gross number and amount in force during 1914	1,946	$5,851,895 00
Less expired and cancelled in 1914	518	1,594,770 00
Net risks in force 31st December, 1914	1,428	$4,257,125 00

Classification of Risks:

Farm and non-hazardous.

Premium Notes

On Policies in force 31st December, 1914.

	Four years.
Amount of face of all premium notes held by Company and legally liable to assessment	$182,140 80
Amount of all premium notes, after deducting all payments thereon and assessments levied	169,420 84
Amount of premium notes received during the year 1914	75,622 00
Payments on premium notes of 1914, including all sums credited on said premium notes:	
Cash paid up 31st December, 1914	6,845 99
Notes for fixed payments unpaid at December 31st, 1914	109 84

NORTH DUMFRIES AND SOUTH WATERLOO FARMERS' MUTUAL FIRE INSURANCE COMPANY.

HEAD OFFICE, GALT.

Commenced business 15th May, 1856.

Names and addresses of the Directors and Officers for the year 1915.

Directors:

John Z. Fraser	Burford, Ont.
John F. Master	New Dundee, Ont.
J. M. Irwin	Galt, Ont.
Geo. R. Barrie	Galt, Ont.
S. G. Kitchen	St. George, Ont.
James L. Robertson	Freelton, Ont.
Jno. Allan	Galt (R.R. 6), Ont.
J. S. Clemens	Hespeler, Ont.
Joseph Betzner	Copetown, Ont.

Officers:

J. M. Irwin, President	Galt, Ont.
John Allan, Vice-President	Galt (R.R. 6), Ont.
A. W. Hilborn, Secretary-Treasurer	Galt, Ont.

Auditors:

Wm. Cowan	Galt, Ont.
J. Taylor, Jr.	Galt, Ont.

Unassessed premium note capital, $246,484.50.

STATEMENT FOR THE YEAR ENDING 31ST DECEMBER, 1914.

ASSETS.

Cash value of mortgages		$11,500 00
Cash in Bank of Commerce, Galt (current account)		826 24
Amount unpaid of assessments levied during 1914		782 76
Amount unpaid of prior year		143 18
Amount of premium notes in force, after deducting all payments thereon and assessments levied		246,484 50
Amount unpaid renewal fees 1914		62 00
Amount office furniture (not extended)	$250 00	
Total assets		$259,798 68

LIABILITIES—NONE

Amount of losses adjusted	$4,487 00

Receipts.

Cash balance at 31st December, 1913 (not extended)	$579 46	
Cash received for application fees		$568 00
" assessments levied in 1914		9,694 20
" assessments levied in years prior to 1914		497 98
" interest		678 50
" lapsed and cancelled policies		43 54
" borrowed money		4,500 00
" realization of investments (not extended)	$200 00	
" renewal fees of 1912 and 1913		9 00
Total receipts		$15,991 22

Expenditure.

Expenses of management:	
Amount paid for statutory assessment and license fee	$59 04
" printing, stationery and advertising	136 09
" rent	83 50
" law costs	11 50
" taxes (municipal and government)	68 25
" salaries, directors' and auditors' fees	1,745 89
" postage, telephone, telegrams and express	94 35
" investigation and adjustment of claims	64 90
" interest	118 56
" fuel and light	7 50
" expenses board meeting	59 00
" collecting assessments	30 00
" Mutual Underwriters' fee	12 00
" other expenses of management	22 00
Total expenses of management	$2,512 58
Miscellaneous payments:	
Cash paid for losses which occurred during 1914	8,931 86
" repayment of loans	4,500 00
Total expenditure	$15,944 44

Currency of Risks:

Amount covered by Policies in force 31st December, 1914.

	Four years.
Mutual	$6,186,867 00

Movement in Risks.

Mutual System.	Number.	Amount.
Policies in force 31st December, 1913	2,298	$5,938,170 00
Policies new and renewed during 1914	664	1,822,047 00
Gross number and amount in force during 1914	2,962	$7,760,217 00
Less expired and cancelled in 1914	624	1,573,350 00
Net risks in force 31st December, 1914	2,338	$6,186,867 00

CLASSIFICATION OF RISKS:

Farm and non-hazardous.

PREMIUM NOTES

On Policies in force 31st December, 1914.

	Four years.
Amount of face of all premium notes held by Company and legally liable to assessment	$268,865 00
Amount of all premium notes, after deducting all payments thereon and assessments levied	246,484 50
Amount of premium notes received during the year 1914	79,206 00
Payments on the premium notes of 1914, including all sums credited on said premium notes, viz.:	
Cash paid up to 31st December, 1914	1,947 60

THE WESTMINSTER MUTUAL FIRE INSURANCE COMPANY.

HEAD OFFICE, LOT 14, CON. 4, WESTMINSTER.

Commenced business 11th December, 1857.

Names and addresses of the Directors and Officers for the year 1915.

Directors:

David Lawson.....Wilton Grove (R.R. 2) Ont.
Wm. Marr.....Wilton Grove (R.R. 1), Ont.
E. Routledge.....Lambeth, Ont.
W. H. Beattie.....Wilton Grove (R.R. 1), Ont.
Duncan McDougal.....Glanworth (R.R. 2), Ont.
Frank Bennett.....Lambeth (R.R. 3), Ont.

Officers:

David Lawson, President.....Wilton Grove (R.R. 2), Ont.
Wm. Marr, Vice-President.....Wilton Grove (R.R. 1), Ont.
R. S. Nichol, Treasurer.....Wilton Grove (R.R. 2), Ont.

Auditors:

Harry Poole.....Lambeth, Ont.
W. E. Grieve.....Wilton Grove (R.R. 1), Ont.

Unassessed premium note capital, $56,173.43.

STATEMENT FOR THE YEAR ENDING 31ST DECEMBER, 1914.

ASSETS.

Trust deposit receipts	$15,000 00
Cash value of debentures	2,258 67
Cash on deposit to the Company's credit in:	
Royal Bank, Lambeth, Ont.	651 03
Huron and Erie Loan and Savings Company, London, Ont.	480 03
Bank of Toronto, London, Ont.	14 77
Molsons Bank, London, Ont.	511 05
Imperial Bank, London, Ont.	596 80
Home Bank, London, Ont.	732 25
Bank of British North America, London, Ont.	665 02
Amount of premium notes in force, after deducting all payments thereon and assessments levied	56,173 43
Total assets	$77,083 05

Liabilities.

Amount of balance due Treasurer	$31 21

Receipts.

Cash balance at 31st December, 1913 (not extended)	$18,776 65	
Cash received at taking of application		$383 18
" for fixed payments of 1914		4,055 39
" for fixed payments prior years		8 00
" for interest		763 21
" other sources		34 21
Total receipts		$5,243 99

Expenditure.

Expenses of management:		
Amount paid for agents' commission		$185 50
" statutory assessment and license		24 17
" salaries, directors' and auditors' fees		559 00
" travelling		26 00
" investigation of claims		74 00
" rent		14 00
" printing, stationery and advertising		18 32
" postage, telephones, telegrams and express		36 94
" other expenses		5 50
Total expenses of management		$943 43
Miscellaneous payments:		
Cash paid for losses which occurred during 1914		7,079 97
" rebates and returned premiums		87 62
" purchase of investments (not extended)	$12,258 67	
Total expenditure		$8,111 02

Currency of Risks.

Amount covered by Policies in force 31st December, 1914.

	Three years.
Mutual	$2,138,336 00

Movement in Risks.

Mutual System.	Number.	Amount.
Policies in force 31st December, 1913	985	$2,106,749 00
Policies new and renewed during 1914	370	745,250 00
Gross number and amount in force during 1914	1,355	$2,851,999 00
Less expired or cancelled in 1914	358	713,663 00
Net risks in force 31st December, 1914	997	$2,138,336 00

CLASSIFICATION OF RISKS:

Farm and non-hazardous.

PREMIUM NOTES

On Policies in force 31st December, 1914.

	Three-year risks.
Amount of face of all premium notes legally liable to assessment	$64,150 08
Amount of all premium notes, after deducting all payments thereon and assessments levied	56,173 43
Amount of premium notes received during the year 1914	22,357 50
Payments on premium notes of 1914, including all sums credited on said premium notes:	
Cash paid up to 31st December, 1914	1,501 38

NORFOLK COUNTY FARMERS' MUTUAL INSURANCE COMPANY.

HEAD OFFICE, SIMCOE.

Commenced business 30th January, 1882.

Names and addresses of the Directors and Officers for the year 1914.

Directors:

Wilson Porter	Port Dover, Ont.
George Erwin	Tyrrell, Ont.
Alfred Roberts	Simcoe, Ont.
A. R. Reid	Lynedoch, Ont.
Nelson Clement	Vanessa, Ont.
Theo. Cunningham	Windham Centre, Ont.
J. S. Benn	Courtland, Ont.
William A. Bowyer	Simcoe, Ont.
N. S. Palmerton	Walsh, Ont.
James H. Smith	Simcoe, Ont.
William Kelly	Glen Meyer, Ont.
Eugene Hazen	Walsingham Centre, Ont.

Officers:

Wilson Porter, President	Port Dover, Ont.
George Erwin, Vice-President	Tyrrell, Ont.
N. Stanley Boughner, Secretary-Treasurer	Simcoe, Ont.

Auditors:

Andrew McKnight	Simcoe, Ont.
Frank Shearer	Simcoe, R.R., Ont.

Unassessed premium note capital, $73,943.93.

STATEMENT FOR THE YEAR ENDING 31ST DECEMBER, 1914.

ASSETS.

Cash on hand at head office	$47 14
Cash in Molsons Bank, Simcoe	16 71
Amount of premium notes in force, after deducting all payments thereon and assessments levied	73,943 93
Amount unpaid of fixed payments of 1914	99 96
Amount of notes or bills less than one year overdue	69 16
Total assets	$74,176 90

Liabilities.

Amount of borrowed money	$4,225 00
" interest accrued	70 00
" due directors	221 80
Total liabilities	$4,516 80

Receipts.

Cash balance at 31st December, 1913 (not extended)	$68 46	
Cash received as fixed payments of 1914		$6,058 34
" fixed payments of prior years		418 28
" interest		3 10
" borrowed money		3,000 00
" all other sources		25 96
Total receipts		$9,505 68

Expenditure.

Expenses of management:

Amount paid for law costs	
" agents' commission	$1,030 48
" printing, stationery and advertising	72 67
" statutory assessment and license	23 58
" salaries, directors' and auditors' fees	716 61
" travelling expenses	10 00
" rent	74 00
" postage, telephone, telegrams and express	44 28
" fuel and light	8 70
" interest	159 80
" other expenses	8 00
Total expenses of management	$2,148 12

Miscellaneous payments:

Cash paid for losses which occurred during 1914	5,362 10
" for rebate	119 17
" in repayment of loan	1,880 90
Total expenditure	$9,510 29

Currency of Risks.

Amount covered by Policies in force 31st December, 1914.

	Four years.
Mutual	$2,222,435 00

CLASSIFICATION OF RISKS:

Mutual System.	Number.	Amount.
Policies in force 31st December, 1913	1,413	$2,041,879 33
Policies new and renewed during 1914	425	598,585 00
Gross number and amount in force during 1914	1,838	$2,640,464 33
Less expired and cancelled in 1914	249	418,029 33
Net risks in force 31st December, 1914	1,589	$2,222,435 00

CLASSIFICATION OF RISKS:

Farm and non-hazardous.

PREMIUM NOTES

On Policies in force 31st December, 1914.

	Four-year risks.
Amount of face of all premium notes held by Company and legally liable to assessment	$89,027 00
Amount of all premium notes, after deducting all payments made thereon and assessments levied	73,943 93
Amount of premium notes received during the year 1914	23,943 40
Payment on premium notes of 1914, including all sums credited on said premium notes:	
Cash paid up to 31st December, 1914	1,665 04

PEEL COUNTY FARMERS' MUTUAL FIRE INSURANCE COMPANY.

HEAD OFFICE, BRAMPTON.

Commenced business 24th June, 1876.

Names and addresses of the Directors and Officers for the year 1915.

Directors:

N. Harrison	Malton (R.R. 3), Ont.
Thomas McCartney	Caledon East, Ont.
John Cunningham	Norval, Ont.
H. Aikin Dolson	Alloa, Ont.
Moses Johnstone	Malton (R.R. 2), Ont.
John Gardhouse	Weston, Ont.
F. J. Jackson	Meadowvale, Ont.
Alex. Armstrong	Inglewood (R.R. 1), Ont.
J. A. McBride	Belfountain, Ont.

Officers:

John Gardhouse, President	Weston, Ont.
H. Aikin Dolson, Vice-President	Alloa, Ont.
J. J. Stewart, Secretary	Brampton, Ont.
David Kirkwood, Treasurer	Brampton, Ont.

Auditors:

John Sinclair	Brampton, Ont.
Ralph Crawford	Brampton, Ont.

Unassessed premium note capital, $240,936.71.

STATEMENT FOR THE YEAR ENDING 31ST DECEMBER, 1914.

ASSETS.

Cash value of mortgages		$23,600 00
Cash on hand at head office	$527 11	
Cash in Merchants Bank, Brampton	4,315 97	
Cash in Dominion Bank, Brampton	7,162 88	
		12,005 96
Amount unpaid of fixed payments of 1914		196 20
Amount of premium notes in force, after deducting all payments thereon and assessments levied		240,936 71
Amount of office furniture (not extended)	$250 00	
Total assets		$276,738 87

LIABILITIES—None.

Receipts.

Cash balance at 31st December, 1913 (not extended)	$20,392 66	
Cash received at taking of application (not extended)	$1,163 00	
Cash received as fixed payments of 1914		$22,534 05
" fixed payments for prior years		257 60
" for interest		1,433 72
" other sources		5 00
Total receipts		$24,230 37

Expenditure.

Expenses of management:

Cash paid for agents' commission	$1,163 00
" salaries, directors' and auditors' fees	1,999 40
" statutory assessment and license fee	79 98
" rent	208 00
" taxes	46 20
" travelling expenses	6 00
" printing, stationery and advertising	297 25
" investigation and adjustment of claims	242 85
" postage, telephone, telegrams and express	184 04
" for other expenses	54 55
Total expenses of management	$4,281 27

Miscellaneous payments:

Cash paid for losses which occurred prior to 1914		1,840 33
" losses which occurred during 1914		21,619 75
" rebate		675 72
" invested in mortgages (not extended)	$4,200 00	
Total expenditure		$28,417 07

Currency of Risks.

Amount covered by Policies in force 31st December, 1914.

	Three years.	Four years.	Total.
Mutual	$2,348,920 00	$6,455,140 75	$8,804,060 75

Movement in Risks.

Mutual System.	Number.	Amount.
Policies in force 31st December, 1913	3,632	$8,239,140 75
Policies new and renewed during 1914	1,163	2,824,015 00
Gross number and amount in force during 1914	4,795	$11,063,155 75
Less expired and cancelled in 1914	1,056	2,259,095 00
Net risks in force 31st December, 1914	3,739	$8,804,060 75

CLASSIFICATION OF RISKS:

Farm and non-hazardous.

PREMIUM NOTES

On Policies in force 31st December, 1914.

	Three-year risks.	Four-year risks.	Total.
Amount of face of all premium notes held by Company and legally liable to assessment	$78,761 76	$217,877 71	$296,639 47
Amount of all premium notes on Policies in force 31st December, 1914, after deducting all payments thereon and assessments levied	64,717 71	176,219 00	240,936 71
Amount of premium notes received during the year 1914	40,516 30	54,150 15	94,666 45
Payments on premium notes of 1914, including all sums credited on said premium notes:			
Cash paid up to 31st December, 1914	7,125 85	3,793 50	10,919 35

PEEL AND MARYBOROUGH MUTUAL FIRE INSURANCE COMPANY.

HEAD OFFICE, DRAYTON.

Commenced business 15th July, 1887.

Names and addresses of the Directors and Officers for the year 1915.

Directors:

Wm. Newstead	Moorefield, Ont.
Jno. C. Dixon	Moorefield, Ont.
George Short	Drayton, Ont.
Wm. Christian	Drayton, Ont.
Robert McArthur	Moorefield, Ont.
E. G. Henry	Drayton, Ont.
W. T. Whale	Goldstone, Ont.
Henry Birkwell	Wallenstein, Ont.
Jesse Jack	Moorefield, Ont.
Isaiah Mitchell	Drayton, Ont.
Wm. Noecker	Drayton, Ont.
J. J. Morrison	Arthur, Ont.

Officers:

W. T. Whale, President	Goldstone, Ont.
Wm. Noecker, Vice-President	Drayton, Ont.
James McEwing, Secretary-Treasurer	Drayton, Ont.

Auditors:

Peter Boyer	Moorefield, Ont.
Jas. McDougall	Drayton, Ont.

Unassessed premium note capital, $116,205.80.

STATEMENT FOR THE YEAR ENDING 31ST DECEMBER, 1914.

ASSETS.

Cash value of real estate		$1,500 00
Cash in Royal Bank, Drayton	$7,163 54	
Cash in Bank of Hamilton, Moorefield	3,161 36	
Cash in Bank of Hamilton, Orangeville	2,259 40	
Cash in Royal Bank, Arthur	2,811 35	
		15,395 65
Amount unpaid of fixed payments of 1914		779 40
Amount unpaid of fixed payments due prior to 1914 (not extended)	$448 20	
Amount of premium notes in force, after deducting all payments thereon and assessments levied		116,205 80
Amount of office furniture (not extended)	$100 00	
Total assets		$133,880 85

Liabilities.

Amount of unpaid loss, adjusted	$800 00
Amount of unpaid loss, resisted	85 00
Total liabilities	$885 00

Receipts.

Cash balance at 31st December, 1913 (not extended)	$13,788 76	
Cash received as fixed payments of 1914		$14,454 75
" as fixed payments of prior years		1,139 50
" for interest		426 16
" rent		38 00
Total receipts		$16,058 41

Expenditure.

Expenses of management:

Cash paid for agents' commission and fees	$1,220 25
" statutory assessment and license fee	71 47
" printing, stationery and advertising	134 38
" salaries, directors' and auditors' fees	1,058 00
" investigation and adjustment of claims	246 50
" law costs	304 95
" postage, telephone, telegrams and express	95 15
" interest	48 00
" rent	2 00
" taxes	67 59
" fuel and light	33 40
" other expenses	60 33
Total expenses of management	$3,342 02

Miscellaneous payments:

Cash paid for losses which occurred during 1914	10,818 50
" rebate, abatements and returned premiums	268 90
" re-insurance	22 50
Total expenditure	$14,451 92

Currency of Risks.

Amount covered by Policies in force 31st December, 1914.

	Four years.
Mutual	$7,461,275 00
Less re-insurance	3,000 00
Total risks carried	$7,458,275 00

MOVEMENT IN RISKS.

Mutual System.	Number.	Amount.
Policies in force 31st December, 1913	3,459	$7,303,525 00
Policies new and renewed during 1914	1,083	2,337,800 00
Gross number and amount in force during 1914	4,542	$9,641,325 00
Less expired and cancelled in 1914	1,097	2,180,050 00
Net risks in force 31st December, 1914	3,445	$7,461,275 00

CLASSIFICATION OF RISKS:

Farm and non-hazardous.

PREMIUM NOTES

On Policies in force 31st December, 1914.

	Four years.
Amount of face of all premium notes held by Company and legally liable to assessment	$151,575 50
Amount of all premium notes, after deducting all payments thereon and assessments levied	116,258 30
Amount of premium notes received during the year 1914	47,822 00
Payments on premium notes of 1914, including all sums credited on said premium notes, viz.:	
Amount of cash paid up to 31st December, 1914	14,454 75
Amount of notes given for fixed payments of assessments unpaid 31st December, 1914	779 40

HALTON UNION FARMERS MUTUAL FIRE INSURANCE COMPANY.

HEAD OFFICE, ACTON.

Commenced business 2nd April, 1890.

Names and addresses of the Directors and Officers for the year 1915.

Directors:

James Kirkwood	Ospringe, Ont.
Richard Graham	Georgetown, Ont.
John Ramsey	Campbellville, Ont.
George Gastle	Milton, Ont.
N. F. Lindsay	Acton, Ont.
George E. Fisher	Burlington, Ont.
Henry W. Cook	Streetsville, Ont.
John Wilson	Erin, Ont.
Wallace A. Lasby	Rockwood, Ont.

Officers:

Richard Graham, President	Georgetown, Ont.
George Gastle, Vice-President	Milton, Ont.
Thomas Moore, Secretary-Treasurer	Campbellville, Ont.

Auditors:

Ebenezer Beswick	Acton, Ont.
R. E. Hall	Milton, Ont.

Unassessed premium note capital, $195,950.45.

STATEMENT FOR THE YEAR ENDING 31ST DECEMBER, 1914.

ASSETS.

Cash on hand		$44 75
Cash in Royal Bank, Guelph, Ont.		5,006 67
Cash in Bank of Nova Scotia, Campbellville, Ont.		2,028 30
Cash in Bank of Nova Scotia, Acton, Ont.		4,760 29
Amount of notes or due bills less than one year overdue		226 75
Amount of premium notes in force, after deducting all payments thereon and assessments levied	$195,950 45	
Less residue of premium notes given by the Company for re-insurance	7,323 60	
		188,626 85
Office furniture and safe (not extended)	$75 00	
Total assets		$200,693 61

LIABILITIES—None.

Receipts.

Cash balance at 31st December, 1913 (not extended)	$14,199 68	
Cash received as fixed payments of 1914		$15,435 60
" fixed payments of prior years		126 10
" interest		428 45
" re-insurance premiums		211 20
Total receipts		$16,201 35

Expenditure.

Expenses of management:	
Amount paid for agents' commission	$1,229 00
" investigation and adjustment of claims	173 08
" statutory assessment and license fee	64 97
" postage, telephone, telegrams and express	84 60
" rent	13 00
" printing, stationery and advertising	218 69
" salaries, directors' and auditors' fees	1,163 85
" travelling expenses	3 40
" other expenses of management	18 83
Total expenses of management	$2,969 42
Miscellaneous payments:	
Amount paid for losses which occurred during 1914	14,420 21
" re-insurance	317 20
" rebate	854 19
Total expenditure	$18,561 02

Currency of Risks.

Amount covered by Policies in force 31st December, 1914.

	Three years.
Mutual	$6,805,985 00

Less Re-insurance.

On mutual system	159,900 00
Net risks actually carried at 31st December, 1914	$6,646,085 00

Movement in Risks.

Mutual System.	Number.	Amount.
Policies in force 31st December, 1913	3,194	$6,590,010 00
Policies new and renewed during 1914	1,259	2,702,430 00
Gross number and amount in force during 1914	4,453	$9,292,440 00
Less expired and cancelled in 1914	1,225	2,486,455 00
Net risks in force 31st December, 1914	3,228	$6,805,985 00

CLASSIFICATION OF RISKS:

Farm and non-hazardous.

PREMIUM NOTES

On Policies in force 31st December, 1914.

Amount of face of all premium notes held by Company and legally liable to assessment	$235,839 95
Amount of premium notes, after deducting all payments thereon and assessments levied	195,950 45
Amount of premium notes received during the year 1914	93,740 35
Payments on premium notes of 1914, including all sums credited on said premium notes:	
Amount of cash paid up to 31st December, 1914	15,512 40
Notes given for fixed payments unpaid	226 75

B.—Re-insurance.

Amount of premium notes given by Company for re-insurance	7,930 00
Less payments thereon	606 40
Residue of premium notes given for re-insurance	$7,323 60

GUELPH TOWNSHIP MUTUAL FIRE INSURANCE COMPANY.

HEAD OFFICE, GUELPH TOWNSHIP, LOT 27, CON. 1, DIV. A.

Commenced business 16th February, 1860.

Names and addresses of the Directors and Officers for the year 1915.

Directors:

Geo. Holmwood	Guelph (R.R. 5), Ont.
W. R. Elliott	Guelph (R.R. 2), Ont.
Robert Amos	Guelph, Ont.
James Bowman	Guelph (R.R. 7), Ont.
J. P. Henderson	Guelph (R.R. 7), Ont.
D. McCrae	Guelph, Ont.
Frank Laidlaw	Guelph (R.R. 7), Ont.
C. R. Blyth	Guelph (R.R. 5), Ont.
John McIntosh	Ariss (R.R. 1), Ont.

Officers:

Robert Amos, President	Guelph, Ont.
J. P. Henderson, Vice-President	Guelph (R.R. 7), Ont.
John L. Carter, Secretary-Treasurer	Guelph, Ont.

Auditors:

A. Whitelaw	Guelph (R.R. 7), Ont.
James Hood	Guelph, Ont.

Unassessed premium note capital, $21,200.74.

STATEMENT FOR THE YEAR ENDING 31ST DECEMBER, 1914.

ASSETS.

Amount of cash in Bank of Commerce at Guelph	$1,506 42
Amount of premium notes in force, after deducting all payments thereon and assessments levied	21,200 74
Amount unpaid of fixed payments of 1914	48 00
Total assets	$22,755 16

LIABILITIES—None.

RECEIPTS.

Cash balance at 31st December, 1913 (not extended)	$861 17	
Cash received as fixed payments, 1914		$804 44
" fixed payments of prior years		34 88
" interest		31 63
Total receipts		$870 95

Expenditure.

Expenses of management:	
Amount paid for postage, telephones, telegrams and express	$13 25
" statutory assessment and license fee	9 37
" printing, stationery and advertising	11 33
" salaries, directors' and auditors' fees	184 00
" sundry expenses	3 00
Total expenses of management	$220 95
Miscellaneous payments:	
Cash paid for losses which occurred prior to 1914	1 85
Cash paid for rebate	2 90
Total expenditure	$225 70

Currency of Risks.

Amount covered by Policies in force 31st December, 1914.

	Three years.
Mutual	$484,705 00

Movement in Risks.

Mutual System.	Number.	Amount.
Policies in force 31st December, 1913	208	$479,955 00
Policies new and renewed during 1914	67	147,700 00
Gross number and amount in force during 1914	275	$627,655 00
Less expired and cancelled in 1914	61	142,950 00
Net risks in force 31st December, 1914	214	$484,705 00

Classification of Risks:

Farm and non-hazardous.

Premium Notes

On Policies in force 31st December, 1914.

	Three-year risks.
Amount of face of all premium notes held by Company, and legally liable to assessment	$22,971 50
Amount of premium notes, after deducting all payments thereon and assessments levied	21,200 74
Amount of premium notes received during the year 1914	6,981 50
Payments on premium notes of 1914, including all sums credited on said premium notes:	
(*a*) Cash paid up to 31st December, 1914	260 18

ERAMOSA MUTUAL FIRE INSURANCE COMPANY.

HEAD OFFICE, ROCKWOOD.

Commenced business 9th April, 1861.

Names and addresses of the Directors and Officers for the year 1915.

Directors:

John McNabb	Rockwood, Ont.
Ernest Parkinson	Guelph, Ont.
Leonard McDougall	Rockwood, Ont.
F. B. Anderson	Fergus, Ont.
Charles Benham	Rockwood, Ont.
John Grieve	Rockwood, Ont.

Officers:

John McNabb, President	Rockwood, Ont.
E. Parkinson, Vice-President	Guelph, Ont.
Robert Scott, Secretary-Treasurer	Eramosa, Ont.

Auditors:

Jos. J. Aldous	Rockwood, Ont.
S. Duffield	Eramosa, Ont.

Unassessed premium note capital, $62,299.75.

STATEMENT FOR THE YEAR ENDING 31ST DECEMBER, 1914.

ASSETS.

Cash value of debentures		$4,000 00
Cash on hand, head office		70 61
Cash on deposit to the Company's credit, not drawn against, in the Royal Bank, Rockwood		4,632 86
Cash on deposit, not drawn against, in the Canadian Bank of Commerce, Guelph		1,917 39
Amount unpaid of instalments of 1914		439 60
Amount of prior years (not extended)	$149 88	
Amount of premium notes in force, after deducting all payments thereon and assessments levied	62,299 75	
Less residue of premium notes given by Company for re-insurance	5,171 45	
		57,128 30
Office furniture and safe (not extended)	$85 00	
Total assets		$68,188 76

LIABILITIES—None.

RECEIPTS.

Cash balance at 31st December, 1913 (not extended)	$4,632 63	
Cash received as fixed payments of 1914		$2,358 60
" fixed payments of prior years		242 70
" interest		338 03
Total receipts		$2,939 33

EXPENDITURE.

Expenses of management:	
Amount paid for agents' commission	$199 25
" investigation of claims	7 00
" statutory assessments and license	17 40
" printing, stationery, advertising	36 20
" postage, telephones, telegrams and express	20 10
" salaries, directors' and auditors' fees	231 80
" rent of room for Board meeting	5 00
" travelling expenses	9 40
" other expenses	8 00
Total expenses of management	$534 15
Miscellaneous payments:	
Cash paid for losses which occurred during 1914	159 85
" re-insurance	223 75
" rebates	33 35
Total expenditure	$951 10

CURRENCY OF RISKS.

Amount covered by Policies in force 31st December, 1914.

	Three years.
Mutual	$1,435,970 00

Less Re-insurance.

On mutual system	112,800 00
Net risks actually carried by Company, 31st December, 1914	$1,323,170 00

MOVEMENT IN RISKS.

Mutual System.	Number.	Amount.
Policies in force 31st December, 1913	630	$1,362,695 00
Policies new and renewed during 1914	246	539,900 00
Gross number and amount in force during 1914	876	1,902,595 00
Less expired and cancelled in 1914	220	466,625 00
Net risks in force 31st December, 1914	656	$1,435,970 00

CLASSIFICATION OF RISKS:

Farm and non-hazardous.

PREMIUM NOTES

On Policies in force 31st December, 1914.

Amount of face of all premium notes held by Company and legally liable to assessment	$67,600 75
Amount of all premium notes, after deducting all payments thereon and assessments levied	62,299 75
Amount of all premium notes received during 1914	25,546 25
Payments on premium notes of 1914, including all sums credited on said premium notes:	
Cash paid up to 31st December, 1914	2,358 60

Re-insurance.

Amount of premium notes given for re-insurance	$5,593 75
Less payments made thereon	422 30
Residue of said premium notes for which the Company is still liable	$5,171 45

McKILLOP MUTUAL FIRE INSURANCE COMPANY.

HEAD OFFICE, SEAFORTH, ONT.

Commenced business 20th May, 1876.

Names and addresses of the Directors and Officers for the year 1915.

Directors:

J. B. McLean.....Seaforth, Ont.
James Connolly.....Goderich, Ont.
Wm. Rinn.....Seaforth (R.R. 2), Ont.
Malcolm McEwen.....Clinton, Ont.
D. F. McGregor.....Seaforth, Ont.
James Evans.....Beechwood, Ont.
John G. Grieve.....Winthrop, Ont.
Robert Ferris.....Harlock, Ont.
John Bennewies.....Brodhagen, Ont.

Officers:

J. B. McLean, President.....Seaforth, Ont.
James Connolly, Vice-President.....Goderich, Ont.
Thomas E. Hays, Secretary-Treasurer.....Seaforth, Ont.

Auditors:

John Govenlock.....Seaforth, Ont.
James Kerr.....Seaforth, Ont.

Unassessed premium note capital, $139,739.70.

STATEMENT FOR THE YEAR ENDING 31ST DECEMBER, 1914.

Cash at head office	$100 56	
Cash in Canadian Bank of Commerce, Seaforth	3,967 39	
		$4,067 95
Amount unpaid of fixed payments of 1914		705 75
Amount unpaid of prior years (not extended)	$138 45	
Amount of premium notes in force, after deducting all payments thereon and assessments levied		139,739 70
Amount of office furniture and safe (not extended)		
Total assets		$144,513 40

LIABILITIES.—None.

RECEIPTS.

Cash balance at 31st December, 1913 (not extended)	$2,161 22	
Cash received for fixed payments of 1914		$7,233 60
" fixed payments of prior years		306 85
" interest		65 82
Total receipts		$7,606 27

Expenditure.

Expenses of management:	
Amount paid for agents' commissions	$279 00
" postage, telephone, telegrams and express	17 55
" taxes	10 00
" law costs	11 00
" investigation of claims	60 50
" statutory assessment and license	41 16
" printing, stationery and advertising	176 08
" salaries, officers' and directors' fees	679 25
" other expenses	15
Total expenses of management	$1,274 69
Miscellaneous payments:	
Cash paid for losses which occurred during 1914	4,238 80
" rebate	186 05
Total expenditure	$5,699 54

Currency of Risks.

Amount covered by Policies in force 31st December, 1914.

	Four years.
Mutual	$4,016,860 00

Movement in Risks.

Mutual System.	Number.	Amount.
Policies in force 31st December, 1913	2,024	$3,973,740 00
Policies new and renewed during 1914	512	1,013,440 00
Gross number and amount in force during 1914	2,536	$4,987,180 00
Less expired and cancelled in 1914	525	970,320 00
Net risks in force 31st December, 1914	2,011	$4,016,860 00

Classification of Risks:

Farm and non-hazardous.

Premium Notes

On Policies in force 31st December, 1914.

	Four years.
Amount of face of all premium notes held by Company, legally liable to assessment	$160,192 80
Amount of all premium notes, after deducting all payments thereon and assessments levied	139,739 70
Amount of premium notes received during the year 1914	40,192 80
Payments on premium notes of 1914, including all sums credited on said premium notes:	
Amount paid up in cash to 31st December, 1914	7,233 60
Amount of fixed payments unpaid	705 75

PUSLINCH MUTUAL FIRE INSURANCE COMPANY.

HEAD OFFICE, ABERFOYLE.

Commenced business May, 1859.

Names and addresses of the Directors and Officers for the year 1915.

Directors:

George H. Laird.....Guelph (R.R. 6), Ont.
Wm. J. Little.....Hespeler (R.R. 2), Ont.
Alexander Smith.....Hespeler (R.R. 2), Ont.
Peter Iles.....Guelph (R.R. 2), Ont.
Wm. H. Schultz .....Puslinch (R.R. 2), Ont.
John McKenzie.....Moffat (R.R. 1), Ont.
Alexander McLean.....Puslinch (R.R. No. 1), Ont.
Allen Stewart.....Puslinch (R.R. 2), Ont.
Hector Gilchrist.....Puslinch (R.R. 1), Ont.

Officers:

Wm. J. Little, President.....Hespeler (R.R. 2), Ont.
Allen Stewart, Vice-President .....Puslinch (R.R. 2), Ont.
John Blake, Secretary-Treasurer.....Aberfoyle, Ont.

Auditors:

William Nicoll..... Puslinch (R.R. 1), Ont.
John A. Cockburn.....Puslinch (R.R. 1), Ont.

Unassessed premium note capital, $50,986.75.

STATEMENT FOR THE YEAR ENDING 31ST DECEMBER, 1914.

ASSETS.

Cash in agents' hands.....		$8 20
Cash on hand, head office.....		50 54
Cash on deposit to Company's credit in Bank of Commerce, Guelph.....		2,561 77
Amount of premium notes in force, after deducting all payments thereon and assessments levied		50,986 75
Amount unpaid of assessments of 1914.....		277 40
Amount unpaid of assessments of prior years.....		18 35
Amount paid for office furniture and safe (not extended)	$50 00	
Total assets		$53,903 01

LIABILITIES.—None.

Receipts.

Cash balance at 31st December, 1913 (not extended)	$2,677 02	
Cash received at taking of application held by agents for fees (not extended)	279 00	
Cash received for assessment of 1914		$3,235 70
" assessments of prior years		186 70
" interest		43 88
" fee short date terms		4 45
Total receipts		$3,470 73

Expenditure.

Expenses of management:		
Cash paid to agents on application (not extended)	$279 00	
Amount paid for commission		$1 65
" investigation of claims		22 00
" statutory assessment and license fee		22 53
" travelling expenses		12 00
" printing, stationery and advertising		42 00
" salaries, directors' and auditors' fees		118 00
" postage, telephone, telegrams and express		34 36
" extra services Secretary		60 00
" Underwriters' Association fee		4 00
" caretaker		2 00
" cash book		6 00
Total expenses of management		$324 54
Miscellaneous payments:		
Amount paid for losses which occurred during 1914		3,200 15
" rebate		10 75
Total expenditure		$3,535 44

Currency of Risks.

Amount covered by Policies in force 31st December, 1914.

	Three years.
Mutual	$1,948,065 00

Movement in Risks.

Mutual System.	Number.	Amount.
Policies in force 31st December, 1913	778	$1,925,720 00
Policies new and renewed during 1914	279	708,765 00
Gross number and amount in force during 1914	1,057	$2,634,485 00
Less expired and cancelled in 1914	289	686,420 00
Net risks in force 31st December, 1914	768	$1,948,065 00

CLASSIFICATION OF RISKS:

Farm and non-hazardous.

PREMIUM NOTES

On Policies in force 31st December, 1914.

	Three-year risks.
Amount of face of all premium notes held by Company and legally liable to assessment	$59,281 80
Amount of all premium notes, after deducting all payments thereon and assessments levied	50,986 75
Amount of premium notes received during the year 1914	21,476 80

PURELY MUTUAL FIRE COMPANIES.

ASSETS AND LIABILITIES; RECEIPTS AND EXPENDITURE

PURELY MUTUAL FIRE INSURANCE COMPANIES.

ASSETS FOR THE YEAR ENDING 31ST DECEMBER, 1914.

	Name of Company.	Real estate cash value.	Mortgages, bonds, debentures and other securities.	Cash.	Agents' balances.	Fixed payments of 1914 unpaid.	Assessments of 1914 unpaid.	Fixed payment and assessment of prior years.	Unassessed premium note capital.	Interest due and accrued.	Short date notes.	All other assets.	Total assets.	
		$ c.	$ c.	$ c.	$ c.	$ c.	$ c.	$ c.	$ c.	$ c.	$ c.	$ c.	$ c.	
1	Algoma Mutual	.....	.....	2,731 14	.....	.....	.....	.....	24,413 50	.....	.....	.....	27,144 64	1
2	Amherst Island	.....	.....	4,177 21	.....	.....	.....	.....	8,362 81	.....	24 40	.....	12,564 42	2
3	Ayr Farmers'	.....	.....	6,416 85	.....	.....	109 84	43 00	169,420 84	.....	.....	.....	175,990 53	3
4	Bay of Quinte	.....	.....	7,864 89	.....	100 95	.....	.....	48,864 21	.....	.....	.....	56,830 05	4
5	Bertie & Willoughby	.....	5,690 73	5,619 74	.....	240 14	.....	.....	83,815 76	.....	.....	.....	95,366 37	5
6	Blanshard	.....	.....	6,120 40	.....	.....	155 66	7 65	51,258 18	.....	.....	.....	57,541 89	6
7	Blenheim, North	.....	.....	747 04	.....	.....	435 88	.....	92,230 92	.....	.....	.....	93,413 84	7
8	Brant County	.....	.....	9,630 95	.....	1,667 62	175 00	1,624 74	125,338 41	.....	.....	.....	138,436 72	8
9	Canadian Millers	.....	207,683 92	23,130 48	.....	673 20	.....	.....	95,297 80	5,629 72	.....	.....	332,415 12	9
10	Caradoc Farmers'	.....	.....	4,381 06	.....	431 31	.....	.....	53,520 22	.....	.....	.....	58,332 59	10
11	Clinton Township	.....	.....	1,164 86	.....	.....	130 68	.....	66,632 27	.....	.....	.....	67,927 81	11
12	Culross	.....	.....	3,572 73	.....	.....	978 20	127 84	62,041 04	.....	.....	.....	66,719 81	12
13	Dereham & W. Oxford	.....	.....	7,867 61	.....	.....	641 65	.....	92,752 03	.....	.....	.....	161,261 29	13
14	Dorchester N. & S.	.....	.....	20,766 41	.....	.....	918 75	.....	130,694 28	.....	.....	.....	152,379 44	14
15	Downie	.....	.....	8,516 99	.....	112 57	.....	.....	81,649 67	.....	.....	.....	90,279 23	15
16	Dufferin Farmers'	.....	1,800 00	8,499 83	617 74	.....	.....	.....	149,522 76	.....	.....	.....	160,440 33	16
17	Dumfries, North, and Waterloo South	.....	11,500 00	826 24	.....	.....	782 76	143 18	246,484 50	.....	.....	62 00	259,798 68	17
18	Dunwich Farmers'	.....	.....	197 04	.....	343 75	.....	.....	96,521 48	.....	.....	.....	97,062 27	18
19	Easthope, South	.....	.....	3,539 87	.....	.....	743 48	.....	189,522 87	.....	.....	.....	193,806 22	19
20	Ekfrid	.....	.....	444 20	.....	258 10	.....	.....	55,570 65	.....	.....	.....	56,272 95	20
21	Elma Farmers'	.....	.....	11,018 83	.....	.....	503 04	.....	201,537 09	.....	.....	.....	213,058 96	21
22	Eramosa	.....	4,000 00	6,620 86	.....	439 60	.....	.....	57,128 30	.....	.....	.....	68,188 76	22
23	Erie Farmers'	.....	.....	2,433 52	.....	44 67	96 42	.....	77,783 33	.....	.....	.....	80,357 94	23
24	Farmers' Central	.....	12,500 00	254 24	.....	.....	73 55	.....	321,816 06	478 29	.....	.....	335,122 14	24
25	Farmers' Union	.....	14,175 00	15,664 03	.....	3,258 23	.....	.....	252,143 29	540 10	.....	.....	285,780 65	25
26	Formosa	.....	.....	6,874 55	408 31	.....	436 75	376 65	232,985 64	.....	.....	.....	241,081 90	26
27	Germania	.....	.....	5,415 64	.....	343 60	.....	.....	132,836 70	.....	.....	.....	138,595 94	27

28	Glengarry Farmers'...	.....	175 00	8,957 09	.....	.....	.....	375 37	142,634 80	.....	.....	.....	152,142 26	28
29	Grand River.....	.....	.....	1,972 70	.....	.....	.....	.....	72,528 04	.....	.....	.....	74,500 74	29
30	Grenville Patron.....	.....	16,000 00	7,643 42	.....	.....	538 94	.....	221,018 88	.....	.....	.....	245,201 24	30
31	Grey and Bruce.....	.....	3,915 00	3,622 82	59 30	585 45	.....	.....	122,405 80	117 00	.....	.....	130,705 37	31
32	Guelph Township.....	.....	.....	1,506 42	.....	48 00	.....	.....	21,200 74	.....	.....	.....	22,755 16	32
33	Halton Union.....	.....	.....	11,840 01	.....	.....	.....	.....	188,626 85	.....	226 75	.....	200,693 61	33
34	Hamilton Township...	.....	.....	6,459 66	.....	410 50	1,167 80	.....	79,515 51	.....	.....	.....	87,553 47	34
35	Hay Township..	.....	.....	9,752 50	.....	.....	126 20	.....	174,879 28	.....	.....	.....	184,757 98	35
36	Hopewell Creek.....	.....	.....	3,976 70	.....	.....	226 60	116 60	47,593 94	.....	.....	.....	51,913 84	36
37	Howick Farmers'.....	1,300 00	8,600 00	12,455 78	.....	872 30	.....	.....	509,406 44	.....	.....	.....	532,634 52	37
38	Howard Farmers'.....	.....	.....	.....	.....	193 55	.....	.....	117,602 24	.....	.....	.....	117,795 79	38
39	Kent and Essex.....	.....	6,000 00	4,850 69	.....	290 20	.....	.....	62,801 65	.....	.....	.....	73,942 54	39
40	Lambton Farmers'....	.....	18,885 26	18,411 82	.....	.....	.....	.....	101,320 24	.....	2,413 40	.....	141,030 72	40
41	Lanark Farmers'.....	.....	.....	5,037 94	.....	768 81	.....	.....	188,150 45	.....	.....	.....	193,957 20	41
42	Lennox and Addington.	.....	.....	1,814 49	42 41	144 55	.....	.....	43,599 79	.....	.....	.....	45,601 24	42
43	Lobo	.....	5,000 00	1,171 51	.....	37 10	.....	.....	31,584 16	.....	.....	.....	37,792 77	43
44	London Township.....	.....	10,000 00	4,067 99	.....	247 80	.....	.....	65,592 04	78 32	.....	.....	79,986 15	44
45	McGillivray	.....	4,000 00	2,943 68	.....	293 70	.....	.....	14,397 30	.....	.....	.....	21,634 68	45
46	McKillop.....	.....	.....	4,067 95	.....	705 75	.....	.....	139,739 70	.....	.....	.....	144,513 40	46
47	Maple Leaf.....	.....	16,384 67	16,090 69	.....	558 30	.....	.....	142,719 73	126 28	.....	.....	175,879 67	47
48	Nichol Mutual.....	.....	5,000 00	4,239 84	.....	448 49	.....	.....	81,981 17	141 78	.....	.....	91,811 28	48
49	Nissouri.....	.....	6,020 00	2,614 78	.....	.....	929 67	635 31	256,358 47	.....	.....	.....	266,558 23	49
50	Norfolk Farmers'.....	.....	.....	63 85	.....	99 96	.....	.....	73,943 93	.....	69 16	.....	74,176 90	50
51	North Kent	.....	.....	2,282 46	.....	192 85	.....	.....	29,467 59	.....	.....	.....	31,942 90	51
52	Oneida Farmers'.....	.....	.....	659 72	.....	.....	32 95	.....	23,062 63	.....	.....	.....	23,755 39	52
53	Osgoode	.....	.....	1,810 81	.....	.....	.....	.....	16,388 90	.....	.....	.....	18,199 71	53
54	Otter Mutual.....	.....	.....	1,310 40	.....	726 30	.....	.....	167,337 20	.....	.....	58 00	169,431 90	54
55	Oxford Farmers'.....	.....	.....	416 47	.....	.....	416 50	463 41	54,468 90	.....	.....	.....	55,765 28	55
56	Peel and Maryboro....	1,500 00	.....	15,395 65	.....	779 40	.....	.....	116,205 80	.....	.....	.....	133,880 85	56
57	Peel County Farmers'..	.....	23,600 00	12,005 96	.....	196 20	.....	.....	240,936 71	.....	.....	.....	276,738 87	57
58	Prescott Farmers'.....	.....	11,071 02	5,589 26	.....	96 76	.....	.....	79,863 01	.....	.....	.....	96,620 05	58
59	Puslinch..	.....	.....	2,612 31	8 20	.....	277 40	18 35	50,986 75	.....	.....	.....	53,903 01	59
60	Saltfleet and Binbrook.	400 00	.....	6,760 56	.....	.....	2,571 71	.....	121,960 90	.....	.....	.....	131,693 17	60
61	Southwold Farmers'...	.....	.....	777 80	.....	.....	732 28	.....	62,282 45	.....	.....	.....	63,792 53	61
62	Sydenham	7,500 00	7,000 00	12,581 94	249 41	650 94	.....	122 69	329,827 78	110 00	172 06	.....	358,214 82	62
63	Townsend Farmers'...	.....	.....	376 08	105 27	126 31	.....	.....	51,301 56	.....	.....	.....	51,909 22	63
64	Usborne and Hibbert..	.....	8,000 00	8,703 24	.....	.....	172 45	.....	138,882 46	310 40	.....	.....	156,068 55	64
65	Walpole Farmers'.....	2,500 00	.....	264 99	136 00	578 44	.....	.....	75,781 39	.....	.....	.....	79,260 82	65
66	Waterloo, North.....	.....	14,200 00	19,537 71	.....	.....	1,624 35	139 74	526,677 23	.....	.....	.....	562,179 03	66
67	Wawanosh, West.....	.....	.....	7,706 60	.....	202 30	.....	.....	183,017 46	.....	.....	.....	190,926 36	67
68	Westminster Township	.....	17,258 67	3,650 95	.....	.....	.....	.....	56,173 43	.....	.....	.....	77,083 05	68
69	Williams, East	.....	.....	2,839 43	.....	64 37	.....	.....	19,718 44	.....	.....	.....	22,622 24	69
70	Yarmouth.....	.....	.....	3 29	.....	.....	.....	9 14	60,537 58	.....	.....	.....	60,550 01	70
	Totals...	13,200 00	438,459 27	413,345 17	1,626 64	17,232 07	14,998 51	4,203 67	8,504,623 93	7,531 89	2,905 77	120 00	9,418,246 92	

PURELY MUTUAL FIRE INSURANCE COMPANIES.

LIABILITIES FOR THE YEAR ENDING 31ST DECEMBER, 1914.

	Name of Company.	Losses.			Borrowed money and bills payable.	Interest accrued.	Salaries and directors' fees.	Agents' commission and fees.	Retained balance of premium notes.	Other liabilities.	Total liabilities.	Number of policies in force.	Net amount of risk.	
		Reported but not adjusted.	Adjusted.	Resisted.										
		$ c.	$ c.	$ c.	$ c.	$ c.	$ c.	$ c.	$ c.	$ c.	$ c.		$ c.	
1	Algoma Mutual	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	1,134	1,220,800 00	1
2	Amherst Island	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	188	263,425 00	2
3	Ayr Farmers'	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	1,428	4,257,125 00	3
4	Bay of Quinte	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	1,099	1,941,658 33	4
5	Bertie and Willoughby	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	1,727	3,114,439 00	5
6	Blanshard	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	774	1,721,950 00	6
7	Blenheim, North	.....	.....	.....	1,500 00	.....	.....	.....	.....	.....	1,500 00	724	2,143,675 00	7
8	Brant County	.....	600 00	.....	.....	.....	.....	.....	.....	.....	600 00	2,301	4,723,795 00	8
9	Canadian Millers'	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	392	1,272,672 00	9
10	Caradoc Farmers'	.....	.....	.....	.....	.....	.....	.....	155 75	2 60	158 35	965	2,055,075 00	10
11	Clinton Township	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	1,065	2,027,402 00	11
12	Culross	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	840	1,611,826 00	12
13	Dereham & W. Oxford	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	986	2,496,834 00	13
14	Dorchester, N. and S.	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	2,030	4,986,280 00	14
15	Downie	.....	68 00	.....	.....	.....	.....	.....	.....	.....	68 00	1,010	2,868,490 00	15
16	Dufferin Farmers'	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	2,334	4,737,700 00	16
17	Dumfries, North, and Waterloo, South.	4,487 00	.....	.....	.....	.....	.....	.....	.....	.....	4,487 00	2,338	6,186,867 00	17
18	Dunwich Farmers'	.....	.....	.....	1,000 00	12 50	.....	.....	.....	.....	1,012 50	1,328	2,744,285 00	18
19	Easthope, South	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	1,488	4,258,820 00	19
20	Ekfrid	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	1,073	2,126,200 00	20
21	Elma Farmers'	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	1,410	4,429,400 00	21
22	Eramosa	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	656	1,323,170 00	22
23	Erie Farmers'	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	948	2,163,985 00	23
24	Farmers' Central	1,463 33	.....	200 00	.....	.....	.....	.....	.....	.....	1,663 33	6,901	13,262,641 00	24
25	Farmers' Union	.....	250 00	.....	.....	.....	.....	.....	.....	.....	250 00	5,321	9,261,534 00	25
26	Formosa	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	3,863	7,942,880 00	26
27	Germania	2,700 00	.....	.....	.....	.....	.....	.....	.....	.....	2,700 00	1,585	3,655,203 00	27

28	Glengarry Farmers'											3,790	6,236,125 00	28
29	Grand River											1,187	2,567,998 00	29
30	Grenville Patron											4,960	8,458,680 00	30
31	Grey and Bruce											2,505	3,991,653 46	31
32	Guelph Township											214	484,705 00	32
33	Halton Union											3,228	6,646,085 00	33
34	Hamilton Township							62 50			62 50	1,968	2,924,005 00	34
35	Hay Township											2,009	4,924,055 00	35
36	Hopewell Creek											612	997,869 00	36
37	Howick Farmers'									40 00	40 00	5,542	11,300,782 00	37
38	Howard Farmers'			776 75							776 75	2,168	4,564,075 00	38
39	Kent and Essex											1,251	2,368,245 00	39
40	Lambton Farmers'											4,617	8,148,451 00	40
41	Lanark Farmers'											5,310	7,636,368 00	41
42	Lennox and Addington											907	1,482,415 00	42
43	Lobo					16 00	14 00		10 55	40 55	786	1,427,428 00	43	
44	London Township											1,425	2,606,160 00	44
45	McGillivray	1,600 00								1,600 00	441	640,425 00	45	
46	McKillop											2,011	4,016,860 00	46
47	Maple Leaf											3,720	5,733,010 00	47
48	Nichol Mutual								35 71	35 71	1,519	2,836,191 00	48	
49	Nissouri							65 88	28 00	93 88	2,365	6,014,796 00	49	
50	Norfolk Farmers'			4,225 00	70 00	221 80				4,516 80	1,589	2,222,435 00	50	
51	North Kent	600 00								600 00	615	1,106,570 00	51	
52	Oneida Farmers'											371	928,538 00	52
53	Osgoode											208	372,460 00	53
54	Otter Mutual	1,800 00		7,000 00						8,800 00	1,939	4,578,192 00	54	
55	Oxford Farmers'	2,200 00		1,154 00	8 44					3,362 44	781	1,731,380 00	55	
56	Peel and Maryboro	800 00	85 00							885 00	3,445	7,458,275 00	56	
57	Peel County Farmers'											3,739	8,804,060 75	57
58	Prescott Farmers'											2,193	3,245,760 00	58
59	Puslinch											768	1,948,065 00	59
60	Saltfleet and Binbrook											1,527	3,215,335 00	60
61	Southwold Farmers'											792	1,855,130 00	61
62	Sydenham											7,245	13,730,762 00	62
63	Townsend Farmers'			3,550 00	52 50					3,602 50	920	2,026,770 00	63	
64	Usborne and Hibbert										2,310	5,258,050 00	64	
65	Walpole Farmers'	388 30								388 30	869	2,188,786 00	65	
66	Waterloo, North										4,582	10,994,811 00	66	
67	Wawanosh, West										2,716	5,173,755 00	67	
68	Westminster Township								31 21	31 21	997	2,138,336 00	68	
69	Williams, East										471	789,050 00	69	
70	Yarmouth										1,075	2,294,056 00	70	
	Totals	8,650 33	8,306 30	285 00	19,205 75	143 44	237 80	76 50	221 63	148 07	37,274 82	137595	276,865,089 54	

PURELY MUTUAL FIRE INSURANCE COMPANIES.

INCOME FOR THE YEAR ENDING 31ST DECEMBER, 1914.

	Name of Company.	Fees or surveys.	Fixed payments, 1914.	Assessments, 1914.	Fixed payments of prior years.	Assessments of prior years.	Interest.	Licenses, extra risks, trans. fees Re-insur. Prems.	Re-insurance on Fire losses.	Retained premiums.	Borrowed money.	Agents' balances.	Cancelled policies.	Other sources.	Total.	
		$ c.	$ c.	$ c.	$ c.	$ c.	$ c.	$ c.	$ c.	$ c.	$ c.	$ c.	$ c.	$ c.	$ c.	
1	Algoma Mutual	373 00	4,267 10	.....	.....	.....	19 43	10 18	.....	.....	.....	.....	.....	.....	4,669 71	1
2	Amherst Island	.....	535 52	.....	13 92	.....	120 96	.....	.....	.....	.....	.....	.....	.....	670 40	2
3	Ayr Farmers'	438 00	.....	6,845 99	.....	56 06	82 09	.....	.....	.....	.....	.....	16 67	.....	7,438 81	3
4	Bay of Quinte	.....	5,144 33	.....	91 02	.....	230 56	.....	.....	.....	.....	.....	.....	5 20	5,471 11	4
5	Bertie & Willoughby	.....	6,063 60	.....	192 49	.....	765 34	5 30	.....	.....	.....	.....	8 74	.....	7,035 47	5
6	Blanshard	.....	.....	2,558 41	.....	214 79	118 66	.....	.....	.....	.....	.....	.....	.....	2,891 86	6
7	Blenheim, North	.....	.....	4,304 26	.....	159 95	126 18	5 00	.....	.....	1,500 00	.....	.....	.....	6,095 39	7
8	Brant County	.....	10,900 81	1,487 79	302 64	228 44	98 68	.....	.....	.....	.....	.....	.....	.....	13,018 36	8
9	Canadian Millers'	.....	32,255 05	.....	236 50	.....	10,475 60	32 75	.....	.....	.....	.....	.....	.....	(a) 42,999 90	9
10	Caradoc Farmers'	181 50	4,593 16	.....	143 07	2 25	129 61	2 50	.....	.....	.....	.....	.....	.....	5,052 09	10
11	Clinton Township	.....	3,460 97	.....	49 33	.....	4 17	.....	.....	.....	1,225 00	.....	.....	.....	4,739 47	11
12	Culross	.....	.....	2,211 90	.....	1,089 40	49 43	.....	.....	.....	.....	.....	.....	.....	3,350 73	12
13	Dereham & W. Oxford	.....	4,473 74	.....	38 98	.....	179 20	4 30	.....	.....	.....	.....	.....	.....	4,696 22	13
14	Dorchester, N. and S.	.....	9,631 11	.....	36 03	.....	659 04	.....	.....	.....	.....	.....	.....	.....	10,326 18	14
15	Downie	.....	.....	1,573 11	.....	114 62	236 57	36 00	.....	.....	.....	.....	.....	.....	1,960 30	15
16	Dufferin Farmers'	.....	9,381 08	.....	30 20	.....	350 83	12 25	.....	.....	.....	273 42	.....	.....	10,047 78	16
17	Dumfries, North, and Waterloo, South	568 00	.....	9,694 20	.....	497 98	678 50	.....	.....	.....	4,500 00	.....	43 54	9 00	(b) 15,991 22	17
18	Dunwich Farmers'	.....	5,275 52	.....	209 10	.....	55 48	.....	.....	.....	1,500 00	.....	.....	11 40	7,051 50	18
19	Easthope, South	.....	.....	7,343 88	.....	506 89	60 50	.....	.....	.....	.....	.....	.....	.....	7,911 27	19
20	Ekfrid	.....	4,065 55	.....	235 65	13 60	17 25	5 00	.....	.....	.....	.....	.....	.....	4,337 05	20
21	Elma Farmers'	.....	.....	5,973 95	.....	553 45	208 07	.....	.....	.....	.....	.....	.....	.....	6,735 47	21
22	Eramosa	.....	2,358 60	.....	242 70	.....	338 03	.....	.....	.....	.....	.....	.....	.....	2,939 33	22
23	Erie Farmers'	.....	369 72	4,092 68	.....	90 57	4 56	.....	.....	.....	.....	.....	.....	.....	4,557 53	23
24	Farmers' Central	.....	10,267 18	15,343 29	.....	38 21	240 11	.....	.....	.....	1,500 00	202 66	.....	49 35	(c) 27,640 80	24
25	Farmers' Union	1.636 00	21,033 60	.....	2,431 02	.....	964 61	9 88	.....	.....	.....	.....	.....	.....	(d) 26,075 11	25
26	Formosa	.....	3,882 60	9,100 15	434 82	1,887 30	189 35	.....	.....	.....	.....	.....	.....	.....	15,494 22	26
27	Germania	.....	5,560 00	.....	271 00	.....	156 31	.....	.....	.....	.....	.....	.....	.....	5,987 31	27
28	Glengarry Farmers'	.....	11,659 50	.....	.....	310 42	182 44	.....	.....	.....	.....	.....	.....	45 00	(e) 12,197 36	28
29	Grand River	.....	.....	.....	.....	107 22	145 84	.....	.....	.....	.....	.....	7 75	.....	260 81	29
30	Grenville Patron	.....	16,592 34	.....	184 80	.....	1,090 95	27 50	.....	.....	.....	.....	.....	.....	(f) 17,895 59	30

31	Grey and Bruce		7,639 65		173 90		264 93								39 85	(g) 8,118 33	31
32	Guelph Township		804 44		34 88		31 63									870 95	32
33	Halton Union		15,435 60		126 10		428 45	211 20								16,201 35	33
34	Hamilton Township		8,249 60	6,674 25	633 90		54 66	12 05	494 15				29 80			15,148 41	34
35	Hay Township	860 15		9,758 30		60 40	113 30									10,792 15	35
36	Hopewell Creek			1,272 29		143 36	63 61									1,479 26	36
37	Howick Farmers'		20,733 18		399 20		736 81	6 35		54 40						(h) 21,929 94	37
38	Howard Farmers'		9,033 35		157 00		20 21	23 05			776 75					10,010 36	38
39	Kent and Essex		5,440 65		202 25		423 72	3 90								6,070 52	39
40	Lambton Farmers'		20,854 49		2,027 10		1,334 88	34 86								(i) 24,251 33	40
41	Lanark Farmers'		19,159 25		497 98		162 12									19,819 35	41
42	Lennox and Addington		4,771 70		132 95		10 70				1,000 00		4 70			5,920 05	42
43	Lobo		3,582 57		39 07		277 65									3,899 29	43
44	London Township		5,290 18		261 06		536 58									6,087 82	44
45	McGillivray		1,262 55		98 25		256 04									1,616 84	45
46	McKillop		7,233 60		306 85		65 82									7,606 27	46
47	Maple Leaf		15,687 20		447 50		1,293 53	319 40	1,440 00				1 75			(j) 19,189 38	47
48	Nichol Mutual		5,561 41		408 13		391 73	4 33								6,365 60	48
49	Nissouri	719 65		9,442 30		308 94	170 23			42 00						10,683 12	49
50	Norfolk Farmers'		6,058 34		418 28		3 10				3,000 00				25 96	9,505 68	50
51	North Kent		2,080 92		45 60		57 05	11 50								2,195 07	51
52	Oneida Farmers'			4,302 15		3 63	11 03	1 00			800 00					5,117 81	52
53	Otter Mutual	608 65	9,200 00		695 56	647 64	13 04				4,000 00					15,164 89	53
54	Osgoode			2,246 10			14 55				100 00					2,360 65	54
55	Oxford Farmers'	13 00		2,106 19		1,198 01					454 00				145 42	3,916 62	55
56	Peel and Maryboro		14,454 75		1,139 50		426 16								38 00	16,058 41	56
57	Peel County Farmers'		22,534 05		257 60		1,433 72								5 00	24,230 37	57
58	Prescott Farmers'		7,166 36		26 01		483 95								100 00	(k) 7,776 32	58
59	Puslinch			3,235 70		186 70	43 88	4 45								3,470 73	59
60	Saltfleet and Binbrook			6,560 29		2,295 97	35 99	10 50								8,902 75	60
61	Southwold Farmers'			4,797 65		636 24	30					2200 00				7,634 19	61
62	Sydenham		30,670 72		376 08		860 33	6 50							360 00	32,273 63	62
63	Townsend Farmers'	345 00	4,263 98		69 78	21 53	7 77				2,500 00					7,208 06	63
64	Usborne and Hibbert			7,471 25		168 20	457 60								1 68	8,098 73	64
65	Walpole Farmers'	117 50	6,285 90		272 04		12 17				2,000 00				162 50	8,850 11	65
66	Waterloo, North			14,588 91		1,103 52	1,260 35									(l) 16,952 78	66
67	Wawanosh, West		10,336 56		112 45		121 63						7 20			10,577 84	67
68	Westminster T'p	383 18	4,055 39		8 00		763 21								34 21	5,243 99	68
69	Williams, East		1,940 34		45 15		41 59									2,027 08	69
70	Yarmouth		2,324 00	6 37			37 76	21 00								2,389 13	70
	Totals	6,243 63	443,881 81	142,991 36	14,555 44	12,645 29	30,700 13	820 75	1,934 15	96 40	24,855 75	2676 08	120 15	1,032 57		682,553 51	

a. Not including $2,783.97 from matured debentures.
b. Not including $200.00 from repayment on mortgage.
c. Not including $3 000.00 from repayment on mortgage.
d. Not including $1,300.00 from repayment on mortgage.
e. Not including $4,780.00 from matured debentures.
f. Not including $500.00 from repayment on investment.
g. Not including $50.00 from repayment on mortgage.
h. Not including $1,700.00 from repayment on mortgages.
i. Not including $1,419.16 from matured debentures.
j. Not including $629.12 from matured debenture.
k. Not including $596.99 from matured debenture.
l. Not including $4,600.00 from repayment on mortgages.

PURELY MUTUAL FIRE INSURANCE COMPANIES.

EXPENDITURE FOR THE YEAR ENDING 31ST DECEMBER, 1914.

	Name of Company.	Expenses of Management.						Losses.	Re-insurance.	Refund, rebate and returned premiums.	Payment of loans.	All other expenditure.	Total.	
		Agents' Commission, etc.	Law, arbitration and Division Court costs.	Interest.	Statutory assessment and license fees.	Salaries and general expense account.	Total expenses of management.							
		$ c.	$ c.	$ c.	$ c.	$ c.	$ c.	$ c.	$ c.	$ c.	$ c.	$ c.	$ c.	
1	Algoma Mutual	559 50	.....	.....	17 26	958 60	1,535 36	1,852 01	.....	55 89	.....	.....	3,443 26	1
2	Amherst Island	109 10	.....	.....	7 37	156 05	272 52	280 62	.....	8 32	.....	.....	561 46	2
3	Ayr Farmers'	.....	8 60	.....	42 19	1,322 10	1,372 89	2,933 55	.....	.....	.....	.....	4,306 44	3
4	Bay of Quinte	952 42	.....	.....	21 74	1,146 78	2,120 94	3,337 00	32 53	99 58	.....	.....	5,590 05	4
5	Bertie & Willoughby	.....	.....	.....	31 64	830 10	861 74	5,566 49	.....	74 85	.....	.....	6,503 08	5
6	Blanshard	.....	.....	.....	19 70	285 00	304 70	276 23	.....	4 15	.....	.....	585 08	6
7	Blenheim, North	.....	.....	37 50	23 41	667 45	728 36	8,312 75	.....	.....	.....	.....	9,041 11	7
8	Brant County	1,195 58	.....	.....	46 39	1,517 66	2,759 63	7,696 49	.....	169 18	.....	.....	10,625 30	8
9	Canadian Millers'	.....	24 09	.....	17 35	6,295 42	6,336 86	8,383 48	95 00	422 18	.....	(a)7,502 04	(b) 22,739 56	9
10	Caradoc Farmers'	181 50	.....	.....	23 09	685 62	890 21	2,527 87	.....	125 08	.....	.....	3,543 16	10
11	Clinton Township	27 80	.....	19 10	21 85	507 20	575 95	1,903 18	.....	24 35	1,225 00	.....	3,728 48	11
12	Culross	138 00	.....	.....	19 86	413 65	571 51	278 30	.....	4 32	.....	.....	854 13	12
13	Dereham & W.Oxford	.....	.....	.....	26 68	820 10	846 78	2,290 36	.....	58 01	.....	.....	3,195 15	13
14	Dorchester, N. & S.	48 00	2 55	.....	49 08	1,110 70	1,210 33	8,402 60	.....	230 99	.....	.....	9,843 92	14
15	Downie	.....	.....	.....	30 15	376 50	406 65	205 70	.....	.....	.....	.....	612 35	15
16	Dufferin Farmers'	630 75	.....	.....	46 85	1,151 70	1,829 30	9,693 84	.....	94 79	.....	.....	(c) 11,617 93	16
17	Dumfries, North, and Waterloo, South	.....	11 50	118 56	59 04	2,323 48	2,512 58	8,931 86	.....	.....	4,500 00	.....	15,944 44	17
18	Dunwich Farmers'	101 75	.....	.....	28 69	568 01	698 45	9,067 07	.....	91 36	500 00	.....	10,356 88	18
19	Easthope, South	.....	.....	.....	42 31	708 41	750 72	6,375 91	.....	.....	.....	.....	7,126 63	19
20	Ekfrid	.....	.....	.....	23 59	542 45	566 04	5,623 90	.....	67 11	.....	.....	6,257 05	20
21	Elma Farmers'	.....	.....	.....	44 30	588 08	632 38	3,793 80	.....	67 68	.....	.....	4,493 86	21
22	Eramosa	199 25	.....	.....	17 40	317 50	534 15	159 85	223 75	33 35	.....	.....	951 10	22
23	Erie Farmers'	.....	.....	16 75	24 79	315 02	356 56	1,727 92	.....	45 41	.....	.....	2,129 89	23
24	Farmers' Central	1,172 50	.....	60 00	114 37	2,961 87	4,308 74	18,382 64	133 45	158 16	1,500 00	18 00	(d) 24,500 99	24
25	Farmers' Union	3,719 50	.....	.....	84 64	1,957 84	5,761 98	12,803 66	.....	900 49	.....	.....	(e) 19,466 13	25
26	Formosa	527 00	34 77	.....	82 62	1,418 86	2,063 25	9,284 76	59 18	67 34	.....	.....	11,474 53	26
27	Germania	236 00	.....	.....	37 12	1,004 98	1,278 10	4,173 17	.....	61 96	.....	.....	5,513 23	27
28	Glengarry Farmers'	1,165 95	.....	.....	61 48	1,535 15	2,762 58	11,377 00	.....	138 50	.....	.....	14,278 08	28

29	Grand River				27 22	603 57	630 79	3,647 67		3 90			4,282 36		29
30	Grenville Patron				78 85	1,739 36	1,818 21	17,248 71		210 33			(f) 19,277 25		30
31	Grey and Bruce	1,343 93	2 00		38 08	1,088 01	2,472 02	3,744 20	15 17	94 42			(g) 6,325 81		31
32	Guelph Township				9 37	211 58	220 95	1 85		2 90			225 70		32
33	Halton Union	1,229 00			64 97	1,675 45	2,969 42	14,420 21	317 20	854 19			18,561 02		33
34	Hamilton Township	821 55			32 88	785 70	1,640 13	9,367 10	301 05	542 86		23 25	11 874 39		34
35	Hay Township	343 35			48 52	618 47	1,010 34	5,389 27		16 93			6,416 54		35
36	Hopewell Creek	155 00			14 02	335 71	504 73	11 85		3 30			519 88		36
37	Howick Farmers'	1,104 75			105 39	2,199 53	3,409 67	14,240 25		424 40			(h) 18,074 32		37
38	Howard Farmers'			9 70	45 15	874 35	929 20	10,859 63		213 74			12,002 57		38
39	Kent and Essex	750 66	4 19		24 85	793 23	1,572 93	2,823 95		167 98			4,564 86		39
40	Lambton Farmers'	1,728 00	22 10		75 50	1,907 27	3,732 87	11,854 02	167 43	886 90			(i) 16,641 32		40
41	Lanark Farmers'	2,535 65	6 00		72 73	1,658 25	4,072 63	16,648 82		165 15			20,886 61		41
42	Lennox & Addington	739 77	466 52	25 00	19 82	936 73	2,187 84	2,516 75	148 24	93 21	1,000 00		5,946 04		42
43	Lobo	131 00			17 36	383 50	531 86	2,587 99		143 13			3 262 98		43
44	London Township	495 00			28 00	544 45	1,067 45	1,965 93		95 15			3,128 23		44
45	McGillivray	67 00			10 62	243 60	321 22	900 00	8 00	88 61			1,317 83		45
46	McKillop	279 00	11 00		41 16	943 53	1,274 19	4,238 80		186 05			5,699 54		46
47	Maple Leaf	2,186 10			55 77	2,085 36	4,327 23	13,914 43	392 44	507 55			18,941 65		47
48	Nichol Mutual	406 60			29 77	955 50	1,391 77	4,513 70		183 79			6,089 26		48
49	Nissouri	850 00			56 51	1,506 46	2,412 97	5,177 21		60 87			(j) 7,651 05		49
50	Norfolk Farmers'	1,030 48		159 80	23 58	934 26	2,148 12	5,362 10		119 17	1,880 90		9,510 29		50
51	North Kent				12 76	381 10	393 86	1,076 07		36 34		7 55	1,513 82		51
52	Oneida Farmers			25 40	13 16	273 20	311 76	3,033 96			1,200 00		4,545 72		52
53	Osgoode	146 25	65 00	3 50		199 19	413 94			16 40	100 00	19 50	549 84		53
54	Otter Mutual	754 00		131 25	45 70	1,425 50	2,356 45	11,669 40		286 90	500 00		14 812 75		54
55	Oxford Farmers'	16 25		54 43	22 97	370 99	464 64	2,046 20	29 05	113 50	900 00		3,553 39		55
56	Peel and Maryboros'	1,220 25	304 95	48 00	71 47	1,697 35	3,342 02	10,818 50	22 50	268 90			14,451 92		56
57	Peel County Farmer	1,163 00			79 98	3,038 29	3,281 27	23,460 08		675 72			(k) 28,417 07		57
58	Prescott Farmers'	32 60			33 61	903 34	969 55	5,638 74		196 47			(l) 6,804 76		58
59	Puslinch	1 65			22 53	300 36	324 54	3,200 15		10 75			3,535 44		59
60	Saltfleet and Binbrook				34 43	816 80	851 23	3,257 90					4,109 13		60
61	Southwold Farmers'	49 00		109 55	21 78	434 35	614 68	3,346 95		13 27	3,100 00		7,074 90		61
62	Sydenham	1,449 48	88 93		125 21	3,360 82	5,024 44	24,930 10	5 90	174 39			30,134 83		62
63	Townsend Farmers	345 00		96 20	22 87	620 05	1,084 12	4,562 08		102 56	1,000 00		6,748 76		63
64	Usborne and Hibbert		62 78		50 96	919 32	1,033 06	6,174 05		7 85			(m) 7,214 96		64
65	Walpole Farmers'		15 00	75 00	24 33	921 25	1,035 58	7,280 04		102 92	2,000 00		10,418 54		65
66	Waterloo, North	1,550 50			97 73	2,392 24	4,040 47	4,934 51		38 75			9,013 73		66
67	Wawanosh, West	409 50			50 79	1,393 56	1,853 85	2,700 57		204 50			4,758 92		67
68	Westminster Towns'p	185 50			24 17	733 76	943 43	7,079 97		87 62			(n) 8,111 02		68
69	Williams, East	87 50	50		12 08	289 89	389 97	224 39	11 25	29 52			655 13		69
70	Yarmouth			4 25	24 45	668 68	697 38	3,615 69		22 25			4,335 32		70
	Totals	34,371 82	1,130 48	993 99	2,776 06	76,650 19	115,922 54	436,125 51	1,962 24	10,256 19	19,405 90	7,570 34	591,242 72		

a. Refunded to members. *b*. Not including $16,301.72 invested. *c*. Not including $1,000.00 loaned on mortgage. *d*. Not including $12,500.00 loaned on mortgages. *e*. Not including $3,700.00 loaned on mortgage and invested in debentures. *f*. Not including $1,500.00 invested. *g*. Not including $600.00 loaned on mortgages. *h*. Not including $5,010.00 invested. *i*. Not including $4,656.00 invested in debentures. *j*. Not including $6,000.00 invested in debentures. *k*. Not including $4,200.00 loaned on mortgage. *l*. Not including $7,000.00 invested in debentures. *m*. Not including $3,000.00 loaned on mortgage. *n*. Not including $12,258.67 invested in debentures.

FIRE INSURANCE MUTUAL COMPANIES OF ALL CLASSES.

COMPARATIVE SUMMARY OF ASSETS AND PREMIUM NOTES FOR YEAR ENDING 31ST DECEMBER, 1914.

	Name of Company.	Gross amount at risk on mutual plan.	Premium notes net unassessed.	Surplus of general assets over liabilities.	New business taken during 1914.	Premium notes taken during year 1914.	
		$ c.	$ c.	$ c.	$ c.	$ c.	
1	Algoma Mutual	1,220,800 00	24,413 50	27,144 64	426,710 00	12,801 30	1
2	Amherst Island	263,425 00	8,362 81	12,564 42	69,635 00	2,755 40	2
3	Ayr Farmers'	4,257,125 00	169,420 84	175,990 53	1,765,150 00	75,622 00	3
4	Bay of Quinte	1,945,725 00	48,864 21	56,830 05	731,915 00	22,013 00	4
5	Bertie and Willoughby	3,114,439 00	83,815 76	95,366 37	1,177,540 00	36,049 73	5
6	Blanshard	1,721,950 00	51,258 18	57,541 89	652,085 00	21,274 50	6
7	Blenheim, North	2,143,675 00	92,230 92	91,913 84	684,495 00	32,587 25	7
8	Brant County	4,723,795 00	125,338 41	137,836 72	1,116,045 00	30,432 26	8
9	Canadian Millers'	1,276,672 00	95,297 80	332,415 12	434,602 00	50,638 00	9
10	Caradoc Farmers'	2,055,075 00	53,520 22	58,174 24	782,340 00	23,470 20	10
11	Clinton Township	2,027,402 00	66,632 27	67,927 81	864,605 00	31,175 49	11
12	Culross	1,611,826 00	62,041 04	66,719 81	527,275 00	21,091 00	12
13	Dereham and West Oxford	2,496,834 00	92,752 03	101,261 29	940,674 00	38,723 85	13
14	Dorchester, N. and S.	4,986,280 00	130,694 28	152,379 44	1,975,650 00	59,269 50	14
15	Downie Mutual	2,868,490 00	81,649 67	90,211 23	1,032,380 00	30,971 40	15
16	Dufferin Farmers'	4,737,700 00	149,522 76	160,440 33	1,730,150 00	59,991 26	16
17	Dumfries, N., and Waterloo, S.	6,186,867 00	246,484 50	255,311 68	1,822,047 00	79,206 00	17
18	Dunwich Farmers'	2,744,285 00	96,521 48	96,049 77	909,025 00	36,361 00	18
19	Easthope South	4,258,820 00	189,522 87	193,806 22	1,206,880 00	60,344 00	19
20	Economical Mutual	5,501,570 00	221,822 73	644,927 85	2,163,718 00	140,185 60	20
21	Ekfrid	2,126,200 00	55,570 65	56,272 95	800,570 00	24,017 10	21
22	Elma Farmers'	4,429,400 00	201,537 09	213,058 96	1,240,200 00	62,010 00	22
23	Eramosa Mutual	1,435,970 00	57,128 30	68,188 76	539,900 00	25,546 25	23
24	Erie Farmers'	2,163,985 00	77,783 33	80,357 94	515,515 00	20,809 00	24
25	Farmers' Central	13,313,434 00	321,816 06	333,458 81	4,465,255 00	126,712 00	25
26	Farmers' Union	9,261,534 00	252,143 29	285,530 65	3,557,250 00	121,299 27	26
27	Fire Insurance Exchange	668,912 00	8,287 10	72,955 60	698,662 00	18,464 48	27
28	Formosa Mutual	7,965,242 00	232,985 64	241,081 90	2,501,199 00	83,294 00	28
29	Germania Farmers'	3,655,203 00	132,836 70	135,895 94	1,089,728 00	43,585 15	29
30	Glengarry Farmers'	6,236,125 00	142,634 80	152,140 26	1,943,250 00	58,297 50	30

31	Gore District	5,879,154 00	242,763 00	754,731 03	2,177,171 66	153,005 00	31
32	Grand River	2,567,998 00	72,528 04	74,500 74	934,085 00	28,353 45	32
33	Grenville Patron	8,458,680 00	221,018 88	245,201 24	3,174,725 00	95,241 75	33
34	Grey and Bruce	3,994,153 46	122,405 80	130,705 37	1,454,854 00	52,849 00	34
35	Guelph Township	484,705 00	21,200 74	22,755 16	147,700 00	6,981 50	35
36	Halton Union	6,805,985 00	188,626 85	200,693 61	2,702,430 00	93,740 35	36
37	Hamilton Fire	392,717 41	17,297 22	49,184 07	405,500 00	26,882 60	37
38	Hamilton Township	3,019,580 00	79,515 51	87,490 97	1,164,450 00	43,294 30	38
39	Hand-in-Hand	1,114,874 00	11,225 89	131,920 81	1,134,624 00	30,669 92	39
40	Hay Township	4,924,055 00	174,879 28	184,757 98	1,480,785 00	60,796 00	40
41	Hopewell Creek	997,869 00	47,593 94	51,913 84	264,490 00	13,604 50	41
42	Howard Farmers'	4,564,075 00	117,602 24	117,019 04	1,627,425 00	48,822 75	42
43	Howick Farmers'	11,300,782 00	509,406 44	532,594 52	3,156,925 00	157,846 25	43
44	Kent and Essex	2,368,245 00	62,801 65	73,942 54	816,265 00	24,894 55	44
45	Lambton Farmers'	8,168,336 00	101,320 24	141,030 72	3,221,910 00	64,450 20	45
46	Lanark County Farmers'	7,636,368 00	188,150 45	193,957 20	2,826,926 00	83,935 10	46
47	Lennox and Addington	1,502,990 00	43,599 79	45,601 24	548,940 00	19,158 38	47
48	Lobo	1,427,428 00	31,584 16	37,792 77	517,616 00	15,528 48	48
49	London Township	2,606,160 00	65,592 04	79,986 15	913,255 00	27,465 15	49
50	McGillivray	643,625 00	14,397 30	20,034 68	207,500 00	6,225 00	50
51	McKillop	4,016,860 00	139,739 70	144,513 40	1,013,440 00	40,192 80	51
52	Maple Leaf	5,825,500 00	142,719 73	175,879 67	2,232,475 00	72,008 30	52
53	Metropolitan	110,507 00	1,116 43	4,546 16	17,300 00	982 50	53
54	Millers' and Manufacturers'	2,287,131 00	29,659 49	137,330 50	2,835,128 00	78,017 00	54
55	Monarch	587,754 11	10,065 17	21,866 20	99,870 00	3,995 19	55
56	Nichol Mutual	2,839,991 00	81,981 17	91,775 57	523,115 00	18,401 39	56
57	Nissouri	6,014,796 00	256,358 47	266,464 35	2,296,241 00	105,246 00	57
58	Norfolk Farmers'	2,222,435 00	73,943 93	69,660 10	598,585 00	23,943 40	58
59	North Kent	1,106,570 00	29,467 59	31,342 90	560,005 00	16,800 15	59
60	Oneida Farmers'	928,538 00	23,062 63	23,755 30	348,780 00	10,583 59	60
61	Osgoode	372,460 00	16,388 90	18,199 71	372,460 00	18,623 00	61
62	Otter Mutual	4,578,192 00	167,337 20	160,631 90	1,473,800 00	63,029 00	62
63	Oxford Farmers'	1,735,780 00	54,468 90	52,402 84	503,930 00	18,851 00	63
64	Peel and Maryboro'	7,461,275 00	116,205 80	132,995 85	2,337,800 00	47,822 00	64
65	Peel County	8,804,060 75	240,936 71	276,738 87	2,824,015 00	94,666 45	65
66	Perth	10,798,622 00	169,122 21	563,268 33	4,014,196 00	99,184 12	66
67	Prescott	3,245,760 00	79,863 01	96,620 05	1,165,840 00	34,975 20	67
68	Puslinch	1,948,065 00	50,986 75	53,903 01	708,765 00	21,476 80	68
69	Saltfleet and Binbrook	3,215,335 00	121,960 90	131,693 17	1,167,705 00	50,350 60	69
70	Southwold	1,855,130 00	62,282 45	63,792 53	465,415 00	18,616 60	70
71	Sydenham	13,733,762 00	329,827 78	358,214 82	4,949,898 00	142,716 00	71
72	Townsend	2,026,770 00	51,301 56	48,306 72	784,855 00	23,940 45	72
73	Usborne and Hibbert	5,258,050 00	138,882 46	156,068 55	1,615,105 00	47,759 16	73
74	Walpole Farmers'	2,188,786 00	75,781 39	78,872 52	619,060 00	25,020 67	74

FIRE INSURANCE MUTUAL COMPANIES OF ALL CLASSES.—*Concluded.*

COMPARATIVE SUMMARY OF ASSETS AND PREMIUM NOTES FOR YEAR ENDING 31ST DECEMBER, 1914.—*Concluded.*

	Name of Company.	Gross amount at risk on mutual plan.	Premium notes net unassessed.	Surplus of general assets over liabilities.	New business taken during 1914.	Premium notes taken during year 1914	
		$ c.	$ c.	$ c.	$ c.	$ c.	
75	Waterloo Mutual	10,869,090 00	260,895 98	7,725,028 10	4,018,035 00	161,693 35	75
76	Waterloo North	10,994,811 00	526,677 23	562,179 03	3,589,427 00	179,995 00	76
77	Wawanosh West	5,173,755 00	183,017 46	190,926 36	1,582,900 00	63,316 00	77
78	Wellington Mutual	650,962 00	24,908 72	52,092 38	246,392 00	15,288 25	78
79	Westminster Township	2,138,336 00	56,173 43	77,051 84	745,250 00	22,357 50	79
80	Williams East	791,950 00	19,718 44	22,622 24	254,750 00	7,642 50	80
81	Yarmouth	2,294,056 00	60,537 58	60,550 01	948,971 00	28,007 39	81
	Totals	316,331,629 73	9,501,787 87	12,538,861 68	112,155,534 66	4,058,243 08	

MISCELLANEOUS TABLES

Showing particulars of Fire Losses in Ontario for years 1905 to 1914 inclusive.

Showing also totals, averages and percentages in respect of Farm Mutual Insurance for the thirty years, 1885 to 1914, inclusive.

TABLE SHOWING: 1. The amount paid for losses caused by fire in the Province, years 1905 to 1914, both inclusive—as reported to the Department of Insurance for Ontario by Provincial licensees. 2. The amount paid for such losses caused by incendiarism or supposed incendiarism. 3. The amount paid for such losses caused by lightning.

Year.	Class of Company.	Amount paid for losses caused by fire in the Province during the year, as reported to the Department of Insurance for Ont. by Provincial Licensees.	Amount paid for such losses reported to have been caused by incendiarism or supposed incendiarism.	Amount paid for such losses reported to have been caused by lightning.
		$ c.	$ c.	$ c.
1905	71 Purely Mutual Companies	270,994 17	8,378 35	84,772 18
	13 Cash-Mutual Companies	601,654 29	27,732 37	43,049 51
	3 Stock Companies	82,072 16	1,155 80	2,766 54
	87 Companies	954,720 62	37,266 52	130,588 23
1906	69 Purely Mutual Companies	353,294 80	8,145 21	171,491 46
	14 Cash-Mutual Companies	694,649 62	30,270 64	31,982 48
	3 Stock Companies	94,065 33	1,048 92	2,061 63
	86 Companies	1,142,009 75	39,464 77	205,535 57
1907	69 Purely Mutual Companies	301,450 52	5,449 57	124,026 27
	14 Cash-Mutual Companies	794,436 00	17,648 17	37,300 59
	3 Stock Companies	182,603 58	2,591 13	134 58
	86 Companies	1,278,490 10	25,688 87	161,461 44
1908	69 Purely Mutual Companies	374,602 38	9,679 37	139,904 75
	13 Cash-Mutual Companies	778,780 13	13,774 05	26,777 14
	4 Stock Companies	234,149 65	3,542 29	3,505 31
	86 Companies	1,387,532 16	26,995 71	170,187 20
1909	68 Purely Mutual Companies	297,333 88	11,667 75	120,573 49
	13 Cash-Mutual Companies	657,028 47	18,735 79	38,845 94
	5 Stock Companies	167,596 82	7,007 66	514 86
	86 Companies	1,121,959 17	37,411 20	159,934 29
1910	69 Purely Mutual Companies	409,451 68	12,075 15	201,057 36
	13 Cash Mutual Companies	663,660 16	9,628 86	41,252 11
	5 Stock Companies	167,649 23	4,266 67	2,600 61
	87 Companies	1,240,761 07	25,970 68	244,910 08
1911	69 Purely Mutual Companies	469,671 16	12,167 05	207,181 80
	13 Cash-Mutual Companies	534,012 00	2,897 45	50,979 95
	6 Stock Companies	192.012 12	2,394 78	4,495 26
	88 Companies	1,195,695 28	17,459 28	262,657 01
1912	69 Purely Mutual Companies	408,326 46	12,797 00	216,711 11
	13 Cash-Mutual Companies	610,501 45	5,711 00	32,289 87
	6 Stock Companies	205,683 00	4,269 35	13,281 13
	88 Companies	1,224,510 91	22,777 35	262,282 11
1913	69 Purely Mutual Companies	272,027 12	12,539 35	230,479 25
	12 Cash-Mutual Companies	673,099 52	18,946 22	65,301 99
	5 Stock Companies	240,473 94	954 27	9,323 11
	86 Companies	1,185,600 58	32,439 84	305,104 35
1914	70 Purely Mutual Companies	250,152 29	13,150 96	172,822 26
	11 Cash-Mutual Companies	679,920 74	20,533 56	34,675 28
	5 Stock Companies	271,673 61	3,818 36	3,991 90
	86 Companies	1,201,746 64	37,502 88	211,489 44

FIRE INSURANCE PURELY MUTUAL COMPANIES.

Comparative Table showing by years the Number of Companies, Total Assets, Total Liabilities, Total Net Amount at Risk, Total Cost of Management and Total Amount of Losses Paid, for the 30 years from 1885 to 1914 inclusive.

Year.	Number of Companies.	Total Assets.	Total Liabilities.	Total Net Amount at Risk.	Total Cost of Management.	Total Amount of Losses Paid
		$ c.	$ c.	$ c.	$ c.	$ c.
1885	57	2,244,939.49	30,740.24	69,766,337.00	59,042.55	122,393.55
1886	57	2,465,817.96	48,229.59	75,375,688.00	65,853.76	122,492.47
1887	60	2,715,532.61	53,105.04	80,897,187.00	70,042.62	154,289.31
1888	59	2,904,606.67	39,434.73	83,929,092.00	74,631.36	153,585.69
1889	58	2,754,690.34	45,990.81	84,946,603.00	65,366.26	156,060.38
1890	58	2,732,033.78	38,384.15	81,641,482.00	58,817.35	137.803.31
1891	59	2,934,421.43	51,556.40	84,567,422.00	58,573.89	127,317.89
1892	61	3,097,762.62	34,437.25	89,358,018.00	57,198.32	158,007.85
1893	60	3,181,978.22	41,872.42	92,970,899.00	50,267.00	158,370.98
1894	63	3,316,279.75	61,585.52	99,426.630.00	55,002.38	219,057.54
1895	69	3,451,229.76	47,221.25	104,046,645.00	61,038.58	206,603.36
1896	72	3,644,162.96	55,523 19	109,617,060.00	63,721.18	187,916.45
1897	72	3,829,599.26	49,801.99	114,809,593.00	63,790.58	169,281.88
1898	75	4,097,623.98	63,226.47	121,965,359.00	67,544.96	224,747.15
1899	75	4,312,225.58	44,978.15	125,677,413.00	69,913.00	167,639.29
1900	74	4,563,701.89	42,111.65	133,274,373.00	65,451.45	219,699.12
1901	75	4,909,905.31	43,170.84	142,878,557.00	69,547.83	191,872.70
1902	74	5,263,370.54	33,379.76	150,981,746.00	71,022.23	202,472.02
1903	73	5,592,038.34	33,187.04	160,385,333.00	74,380.42	255,227.06
1904	72	5,907,474.01	30,841.27	169,847,278.00	78,315.96	279,325.92
1905	70	6,246,102.55	17,654.85	179,925 052.00	79,574.83	270,772.86
1906	69	6,546,964.45	15,885.74	190,139,952.00	85,601.85	359,980.45
1907	69	6,959,999.47	21,507.51	201,055,392.00	86,070.51	303,924.51
1908	69	7,243,527.16	38,331.27	210,097,305.00	91,123.04	374,593.39
1909	68	7,678,295.81	26,043.62	220,054,980.00	95,764.15	297,459.88
1910	69	8,025,136.85	17,767.24	231,991,755.00	101,345.51	409,451.68
1911	69	8,383,438.60	23,620.86	244,064,150.00	107,189.31	469,671.16
1912	69	8,714,406.51	20,344.37	255,573,924.64	112,707.67	408,326.46
1913	69	9,017,764 20	27,219.55	266,766,720.77	121,415.61	515,045.72
1914	70	9,418,246 92	37,274 82	276,865,089 54	115,922 54	*436,125 51

* Total amount paid for Losses by Purely Mutual Companies for the 30 years, 1885 to 1914, both inclusive, $7,459,515.54.

FIRE INSURANCE PURELY MUTUAL COMPANIES.

COMPARATIVE TABLE SHOWING BY YEARS, AVERAGES AND PERCENTAGES FOR THE 30 YEARS FROM 1885 TO 1914 INCLUSIVE

Year.	Number of companies.	Average assets.	Average liabilities.	Average surplus.	Average net amount at risk.	Percentage of average surplus to average amount at risk.	Average cost of management.	Percentage of average cost of management to average amount at risk.	Average amount paid for losses.	Percentage of average amount paid for losses to average amount at risk.	*Total percentage of average cost of management to average amount at risk; and of the average amount paid for losses to average amount at risk.
		$ c.	$ c.	$ c.	$ c.		$ c.		$ c.		
1885	57	39,384 90	539 30	38,845 60	1,223,970 00	3.173	1,035 83	.0846	2,147 25	.175	*.2596
1886	57	43,259 96	846 13	42,413 83	1,322,380 00	3.207	1,155 32	.0873	2,148 99	.162	.2493
1887	60	45,258 87	885 08	44,373 79	1,348,286 00	3.291	1,167 37	.0865	2,571 48	.190	.2765
1888	59	49,230 62	668 38	48,562 24	1,422,526 00	3.413	1,264 93	.0889	2,603 14	.182	.2709
1889	58	47,494 66	792 94	46,701 72	1,464,596 00	3.188	1,127 00	.0769	2,690 69	.183	.2599
1890	58	47,104 03	661 79	46,442 24	1,407,611 00	3.299	1,014 09	.0720	2,375 91	.168	.2400
1891	59	49,735 95	873 83	48,862 12	1,433,346 00	3.408	992 77	.0692	2,157 93	.150	.2192
1892	61	50,782 99	564 54	50,218 45	1,464,885 00	3.428	937 67	.0640	2,590 29	.176	.2400
1893	60	53,032 97	697 87	52,335 10	1,549,514 00	3.377	837 78	.0540	2,639 51	.170	.2240
1894	63	52,639 36	977 54	51,661 82	1,578,200 00	3.273	873 05	.0553	3,477 10	.220	.2753
1895	69	50,017 82	684 36	49,333 46	1,507,922 00	3.271	884 61	.0586	2,994 25	.198	.2566
1896	72	50,613 37	771 15	49,842 22	1,522,459 00	3.273	885 01	.0581	2,609 95	.171	.2291
1897	72	53,188 87	691 69	52,497 18	1,594,577 00	3.292	885 98	.0555	2,351 13	.147	.2025
1898	75	54,634 98	843 01	53,791 97	1,626,204 00	3.307	900 59	.0553	2,996 62	.184	.2393
1899	75	57,496 34	599 70	56,896 64	1,675,698 00	3.395	932 17	.0556	2,235 19	.133	.1886
1900	74	61,671 64	569 07	61,102 57	1,801,005 00	3.392	884 47	.0491	2,968 90	.164	.2131
1901	75	65,465 40	575 61	64,889 79	1,905,047 00	3.406	927 30	.0486	2,558 30	.134	.1826
1902	74	71,126 62	451 07	70,675 55	2,040,293 00	3.463	959 75	.0470	2,736 10	.134	.1810
1903	73	76,603 26	454 61	76,148 65	2,197,059 00	3.465	1,018 90	.0463	3,496 26	.159	.2053
1904	72	82,048 25	428 35	81,619 90	2,358,989 00	3.459	1,087 72	.0461	3,879 52	.164	.2101
1905	70	89,230 03	252 21	88,977 82	2,570,357 00	3.461	1,136 78	.0442	3,868 18	.150	.1942
1906	69	94,883 54	230 22	94,653 32	2,755,651 00	3.434	1,240 60	.0450	5,217 10	.189	.2340
1907	69	100,869 55	311 70	100,557 85	2,913,846 00	3.451	1,247 39	.0428	4,404 70	.151	.1938
1908	69	104,978 65	555 52	104,423 13	3,044,888 00	3.429	1,320 62	.0433	5,428 88	.178	.2213
1909	68	112,916 11	382 99	112,533 12	3,236,102 00	3.477	1,408 29	.0435	4,374 41	.135	.1785
1910	69	116,309 59	251 71	116,057 88	3,362,331 00	3.451	1,470 75	.0437	5,931 90	.176	.2197
1911	69	121,569 36	389 43	121,179 98	3,551,368 11	3.412	1,540 46	.0433	6,806 82	.191	.2343
1912	69	126,295 74	294 84	126,000 90	3,703,969 92	3.401	1,633 44	.0440	5,917 77	.159	.2038
1913	69	130,692 23	394 48	130,279 83	3,866,184 36	3.369	1,759 64	.0455	7,464 43	.193	.2385
1914	70	134,546 38	532 49	134,014 43	3,955,215 56	3.388	1,656 03	.0418	6,230 34	.157	.1988

*The figures in this column read as cents give the average cost per $100 of insurance per annum, that is, .2596 = $25\frac{96}{100}$ cents.

WEATHER INSURANCE COMPANIES.

(Mutual—R.S.O. 1914, Chap. 183, Part. III.)

ASSETS AND LIABILITIES: INCOME AND EXPENDITURE.

HURON WEATHER INSURANCE MUTUAL COMPANY.

HEAD OFFICE, ZURICH, ONT.

Commenced business 31st May, 1906.

Names and addresses of the Directors and Officers for the year 1915.

Directors:

James Scott	Cromarty, Ont.
S. Brokenshire	Crediton (R.R. 2), Ont.
Jacob Kellerman	Dashwood, Ont.
Chas. Monteith	Woodham (R.R. 1), Ont.
W. T. Caldwell	Hensall (R.R. 2), Ont.
D. Fotheringham	Brucefield (R.R. 1), Ont.
Wm. Battler	Zurich, Ont.
Roger Northcote	Exeter, Ont.
Moses Geiger	Zurich, Ont.

Officers:

D. Fotheringham, President	Brucefield (R.R. 1), Ont.
W. T. Caldwell, Vice-President	Hensall (R.R. 2), Ont.
A. G. Smillie, Secretary-Treasurer	Seaforth, Ont.

Auditors:

Henry Neeb	Zurich, Ont.
Henry Strang	Hensall (R.R. 1), Ont.

Unassessed premium note capital, $92,016.60.

STATEMENT FOR THE YEAR ENDING 31ST DECEMBER, 1914.

ASSETS.

Cash on hand at head office	$123 35	
Cash in Molson's Bank, Hensall, Ont	536 63	
Cash in Dominion Bank, Seaforth, Ont	350 00	
		$1,009 98
Amount unpaid for fixed payments of 1914		770 60
Amount of premium notes in force, after deducting all payments thereon and assessments levied		92,016 60
Office furniture (not extended)	$50 00	
Total assets		$93,797 18

LIABILITIES.

Amount of supposed or reported losses	$105 00
Total liabilities	$105 00

Receipts.

Cash balance at 31st December, 1913 (not extended)	$465 22	
Cash received at taking of application:		
Held by agents for fees (not extended)	$733 00	
Cash received for fixed payments due in 1914		$5,002 70
" fixed payments due in prior years		125 00
" assessments, 1914		576 90
" interest		12 58
Total receipts		$5,717 18

Expenditure.

Expenses of management:	
Amount paid for commission	$242 75
" investigation of claims	101 50
" statutory assessment and license fee	30 31
" printing, stationery and advertising	105 93
" salaries, directors' and auditors' fees	636 65
" postage, telephone, telegrams and express	78 55
" rent (directors' meetings)	10 00
" travelling expenses	241 50
" all other	50 00
Total expenses of management	$1,497 19
Miscellaneous payments:	
Cash paid for losses which occurred prior to 1914	868 63
" losses which occurred during 1914	797 40
" repayment of loans	2,000 00
" rebate	9 20
Total expenditure	$5,172 42

Currency of Risks.

Amount covered by Policies in force 31st December, 1914.

	Three years.
Mutual	$2,657,205 00

Movement in Risks.

Mutual System.	Number.	Amount.
Policies in force 31st December, 1913	2,660	$2,780,820 00
Policies new and renewed during 1914	733	835,170 00
Gross number and amount in force during 1914	3,393	$3,615,990 00
Less expired and cancelled in 1914	941	958,785 00
Net risks in force 31st December, 1914	2,452	$2,657,205 00

Premium Notes

On Policies in force 31st December, 1914.

Amount of face of all premium notes held by Company and legally liable to assessment	$116,003 00
Amount of all premium notes, after deducting all payments thereon and assessments levied	92,016 60
Amount of premium notes received during the year 1914	35,976 00
Payments on premium notes of 1914, including all sums credited on said premium notes:	
Cash paid up to 31st December, 1914	1,804 80

ONTARIO FARMERS' WEATHER INSURANCE MUTUAL COMPANY.

HEAD OFFICE, GRAND VALLEY, ONT.

Commenced business August 18th, 1904.

Names and addresses of the Directors and Officers for the year 1915:

Directors:

Wm. Park.....Orton (R.R.), Ont.
W. A. Wansborough.....Grand Valley, Ont.
Edward Archibald.....Grand Valley (R.R. 2), Ont.
John Sime.....Grand Valley, Ont.
Wm. Scaife.....Orton (R.R.), Ont.
James Corbett.....Riverview, Ont.
F. H. Neil.....Lucan, Ont.
M. Baker.....Rodney (R.R.), Ont.
W. J. Jelly.....Waldemar (R.R. 1), Ont.
Willis Potter.....Waldemar (R.R.), Ont.
N. J. Stanley.....Denfield (R.R.), Ont.
Jas. S. Ross.....Jarvis, Ont.

Officers:

Wm. Park, President.....Orton (R.R.), Ont.
Willis Potter, Vice-President.....Waldemar (R.R.), Ont.
W. A. Wansborough, Secretary-Treasurer.....Grand Valley, Ont.

Auditors:

A. S. Ramsay.....Grand Valley, Ont.
J. A. Richardson.....Grand Valley, Ont.

Unassessed premium note capital, $172,874.79.

STATEMENT FOR THE YEAR ENDING 31ST DECEMBER, 1914.

ASSETS.

Cash value of mortgages		$5,600 00
Cash in Bank of Toronto, Stayner	$1 00	
" Royal Bank, Grand Valley	339 53	
" The Union Bank, Shelburne	19 90	
" Home Bank, in various branches	49 85	
" Standard Bank, Lucan, Ont	74 50	
" Huron and Erie Loan and Savings Co., London, Ont	28 95	
" Merchants Bank, in various branches	32 05	
" Dominion Bank, St. Thomas, Ont	44 22	
" Canadian Bank of Commerce, Brantford, Ont.	40	
" Bank of Hamilton, Mitchell, Ont	9 70	
" Sterling Bank, Monkton, Ont	6 55	
" Bank of British North America, London, Ont	92 46	

Cash in Bank of Hamilton, Orangeville	$16 05	
" Bank of Hamilton, Dundalk	24 30	
		$739 46
Amount unpaid of fixed payments of 1914		1,046 10
Amount of Premium note, after deducting all payments thereon and assessments levied		172,874 79
Office furniture and safe (not extended)	$300 00	
Total assets		$180,260 35

LIABILITIES.

Amount of borrowed money (notes due bank)	$3,000 00
" rent	69 00
Total liabilities	$3,069 00

RECEIPTS.

Cash balance at 31st December, 1913 (not extended)	$1,050 91	
Cash received as fixed payments due in 1914		$14,022 43
" fixed payments due in prior years		637 70
" assessment levied in 1914		674 38
" borrowed money		12,100 00
" interest		400 97
" transfer fees		35 90
" all other		503 24
" repayment on mortgage (not extended)	$100 00	
Total		$28,374 62

EXPENDITURE.

Expenses of management:	
Cash paid for agents' commission	$1,009 69
" fuel and light	30 39
" interest	562 65
" investigation and adjustment of claims	473 75
" statutory assessment and license fee	59 67
" travelling expenses	532 35
" taxes	32 78
" salaries, directors' and auditors' fees	2,798 15
" printing, stationery and advertising	498 41
" rent	76 00
" postage, telephone, telegrams and express	524 33
" other expenses	11 41
Total expenses of management	$6,609 58
Miscellaneous payments:	
Cash paid for losses which occurred prior to 1914	436 13
" losses which occurred during 1914	3,373 69
" repayment of loans	18,100 00
" rebates	266 67
Total expenditure	$28,786 07

Currency of Risks.

Amount covered by Policies in force 31st December, 1914.

	Three years.
Mutual	$6,750,927 00

Movement in Risks.

Mutual System.	Number.	Amount.
Policies in force 31st December, 1913	5,741	$6,007,390 00
Policies new and renewed during 1914	1,954	2,003,790 00
Gross number and amount in force during 1914	7,695	$8,011,180 00
Less expired and cancelled in 1914	1,161	1,260,253 00
Net risks in force at 31st December, 1914	6,534	$6,750,927 00

Premium Notes

On Policies in force 31st December, 1914.

	Three-year risks.
Amount of face of all premium notes held by Company and legally liable to assessment	$207,941 85
Amount of all premium notes, after deducting all payments thereon and assessments levied	172,874 79
Amount of premium notes received during the year	62,020 60
Amount on premium notes of 1914, including all sums credited on said premium notes:	
Cash paid up to 31st December, 1914	4,585 90

WESTERN FARMERS' WEATHER INSURANCE MUTUAL COMPANY.

HEAD OFFICE, WOODSTOCK, ONT.

Commenced business 22nd January, 1906.

Names and addresses of the Directors and Officers for the year 1915:

Directors:

John Davidson	Britton, Ont.
S. R. Wallace	Burgessville, Ont.
James Donaldson	Atwood, Ont.
T. O. Robson	St. Mary's, Ont.
H. Hemsworth	Gowanstown, Ont.
D. Bonis	St. Mary's, Ont.
W. B. Murray	Woodstock, Ont.
J. R. Murray	Embro, Ont.
J. R. Calder	Kintore, Ont.
C. N. Carroll	Norwich, Ont.
George McIntosh	Embro, Ont.
Col. Ross	Embro, Ont.
Geo. J. Meldrum	Guelph, Ont.
John McLevin	Woodstock, Ont.

Officers:

John Davidson, President	Britton, Ont.
Geo. McIntosh, Vice-President	Embro, Ont.
E. L. Sutherland, Secretary-Treasurer	Woodstock, Ont.

Auditors:

E. M. Doull	Embro, Ont.
A. L. Murray	Embro, Ont.

Unassessed premium note capital, $164,385.84.

STATEMENT FOR THE YEAR ENDING 31ST DECEMBER, 1914.

ASSETS.

Cash on hand at head office		$10 96
Cash in Royal Bank, Woodstock		9,169 90
Amount unpaid of fixed payments of 1914		3,713 20
Amount unpaid, fixed payments, prior years (not extended)	$2,189 78	
Amount of premium notes after deducting all payments thereon and assessments levied		164,385 84
Office furniture and safe (not extended)	$240 00	
Total assets		$177,279 90

Liabilities.

Amount of Secretary's unpaid salary	$1,000 00
Total liabilities	$1,000 00

Receipts.

Cash balance at 31st December, 1913 (not extended)	$93 41	
Cash received for application or membership fees		$79 50
" as fixed payments due in 1914		15,386 70
" as fixed payments due in prior years		5,785 83
" as interest		8 74
" all other		53 80
Total		$21,314 57

Expenditure.

Expenses of management:

Cash paid for commission and bonus	$1,266 14
" Division Court costs	14 00
" interest	176 92
" salaries, directors' and auditors' fees	720 10
" printing, stationery and advertising	89 17
" postage, telephones, telegrams and express	280 34
" statutory assessments and license fee	85 65
" travelling expenses	81 00
" taxes	8 62
" investigation of claims	857 20
" rent	118 00
" collection of accounts	776 20
" other expenses	118 12
Total expenses of management	$4,591 46

Miscellaneous payments:

Cash paid for losses which occurred during 1914	5,426 85
" rebates	48 09
" repayment of loans	2,160 72
Total expenditure	$12,227 12

Currency of Risks.

	Amount covered by Policies in force 31st December, 1914. Three years.
Mutual	$9,535,796 50

Movements in Risks.

Mutual System.	Number.	Amount.
Policies in force 31st December, 1913	7,116	$8,862,104 50
Policies new and renewed during 1914	1,517	2,127,887 00
Gross number and amount in force during 1914	8,633	$10,989,991 50
Less expired and cancelled in 1914	1,199	1,454,195 00
Net risks in force 31st December, 1914	7,434	$9,535,796 50

Premium Notes

On Policies in force 31st December, 1914.

	Three years.
Amount of face of all premium notes held by the Company and legally liable to assessment	$201,082 50
Amount of all premium notes, after deducting all payments thereon and assessments levied	164,385 84
Amount of premium notes received during the year 1914	44,684 00
Amount of payments on premium notes of 1914, including all sums credited on said premium notes, viz:	
Cash paid up to 31st December, 1914	21,172 53

Weather Insurance Mutual Companies.

RECAPITULATION OF ASSETS; LIABILITIES, RECEIPTS AND EXPENDITURE.

[B 331]

30 IN.

WEATHER INSURANCE COMPANIES.

ASSETS FOR THE YEAR ENDING 31ST DECEMBER, 1914.

Name of Company.	Mortgages.	Cash.	Fixed payments of 1914 unpaid.	Assessments of 1914 unpaid.	Unassessed premium note capital	Interest accrued and all other assets.	Agents' balances.	Total assets.
	$ c.	$ c.	$ c.	$ c.	$ c.	$ c.	$ c.	$ c.
Huron Weather	.....	1,009 98	770 60	.....	92,016 60	.....	.....	93,797 18
Ontario Farmers'	5,600 00	739 46	1,046 10	.....	172,874 79	.....	.....	180,260 35
Western Farmers'	.....	9,180 86	3,713 20	.....	164,385 84	.....	.....	177,279 90
Totals	5,600 00	10,930 30	5,529 90	.....	429,277 23	.....	.....	451,337 43

LIABILITIES FOR THE YEAR ENDING 31ST DECEMBER, 1914.

Name of Company.	Amount of supposed loss.	Other liabilities.	Borrowed money and bills payable.	Interest accrued.	Total liabilities.	Number of policies in force.	Net amount of risk.
	$ c.	$ c.	$ c.	$ c.	$ c.		$ c.
Huron Weather	105 00	.....	.....	.....	105 00	2,452	2,657,205 00
Ontario Farmers'	.....	69 00	3,000 00	.....	3,069 00	6,534	6,750,927 00
Western Farmers'	.....	1,000 00	.....	.....	1,000 00	7,434	9,535,796 50
Totals	105 00	1,069 00	3,000 00	.....	4,174 00	16,420	18,943,928 50

WEATHER INSURANCE COMPANIES.

INCOME FOR THE YEAR ENDING 31ST DECEMBER, 1914.

Name of Company.	Fixed payments of 1914.	Fixed payments of prior years.	Assessments 1914	Interest.	Cash borrowed.	Agents' balances.	Fees or Surveys.	All other.	Total receipts.
	$ c.	$ c.	$ c.	$ c.	$ c.	$ c.	$ c.	$ c.	$ c.
Huron Weather	5,002 70	125 00	576 90	12 58	.....	.....	.....	.....	5,717 18
Ontario Farmers'	14,022 43	637 70	674 38	400 97	12,100 00	.....	35 90	503 24	a28,374 62
Western Farmers'	15,386 70	5,785 83	.....	8 74	.....	.....	79 50	53 80	21,314 57
Totals	34,411 83	6,548 53	1,251 28	422 29	12,100 00	.....	115 40	557 04	55,406 37

(a) Not including $100.00 repayment on mortgage.

EXPENDITURE FOR THE YEAR ENDING 31ST DECEMBER, 1914.

Name of Company.	Agents' commissions, etc.	Law costs.	Statutory assessments and license fees.	Interest.	Salaries and general expense account.	Total expense of management.	Borrowed money repaid.	Losses.	Rebates.	All other.	Total.	Invested (not-extended).
	$ c.	$ c.	$ c.	$ c.	$ c.	$ c.	$ c.	$ c.	$ c.	$ c.	$ c.	$ c.
Huron Weather	242 75	.....	30 31	.....	1,224 13	1,497 19	2,000 00	1,666 03	9 20	.....	5,172 42	.....
Ontario Farmers'	1,009 69	.....	59 67	562 65	4,977 57	6,609 58	18,100 00	3,809 82	266 67	.....	28,786 07	.....
Western Farmers'	1,266 14	14 00	85 65	176 92	3,048 75	4,591 46	2,160 72	5,426 85	48 09	.....	12,227 12	.....
Totals	2,518 58	14 00	175 63	739 57	9,250 45	12,698 23	22,260 72	10,902 70	323 96	.....	46,185 61	.....

COLUMBIA INSURANCE COMPANY

(OF JERSEY CITY, N.J.)

INSURING VEHICLES AND OTHER PROPERTY AGAINST LOSS OR ACCIDENTAL DAMAGE. [2 George V., Chap. 33, Sec. 13, (3), (4).]

ASSETS AND LIABILITIES; INCOME AND EXPENDITURE.

COLUMBIA INSURANCE COMPANY.

HEAD OFFICE, JERSEY CITY, N.J., U.S.A.

Chief Agent for Ontario, G. Temple McMurrich, Toronto, Ontario.

Commenced business 21st March, 1901.

Names and addresses of the Directors and Officers for the year 1915:

Directors:

George F. Crane ..... New York City.
George D. Hallock ..... New York City.
Lawrence Kneeland ..... New York City.
F. Herrmann ..... New York City.
C. E. Dean ..... New York City.
Wade Robinson ..... New York City.
Frederick T. Busk ..... New York City.

Officers:

George F. Crane, President ..... New York City.
F. Herrmann, Vice-President ..... New York City.
C. E. Dean, Secretary ..... New York City.
Wade Robinson, Treasurer ..... New York City.

Auditors:

Deloitte, Plender, Griffiths & Co. ..... New York City.

Authorized Capital, $400,000.00.

Subscribed Capital, $400,000; Paid up Capital, $400,000. Securities deposited in the Treasury of Ontario, pursuant to the Ontario Insurance Act,* $36,800.00 par value.

STATEMENT FOR THE YEAR ENDING 31ST DECEMBER, 1914.

ASSETS.

State, provincial, county, municipal and railroad bonds	$953,935 45
Cash in Metropolitan Trust Company of New York	85,722 50
Cash in Commercial Trust Company of Jersey City	1,793 26
Cash in Bank of Nova Scotia, Toronto (deposit receipts, forming part of Ontario Government deposit)	5,000 00
Cash in Sterling Bank of Canada, Toronto (deposit receipts, forming part of the Ontario Government deposit)	5,000 00
Cash in Imperial Bank of Canada, Toronto (deposit receipts, forming part of the Ontario Government deposit)	6,800 00
Interest due or accrued and unpaid	12,297 13
Premiums outstanding in course of collection	22,358 41
Amount of unearned part (50 per cent.) of premiums paid for re-insurance of risks in force at 31st December, 1914	157,468 10
Total assets	$1,250,374 85

*Since increased to $46,800.00.

Liabilities.

Amount of supposed or reported losses	$37,856 81
Amount of claims resisted	4,130 00
Amount required to re-insure all outstanding risks, being 50 per cent. of gross premiums on all policies in force 31st December, 1914	345,820 90
Amount of accrued taxes	9,000 00
Amount due for printing, stationery and advertising, etc.	500 00
Amount due for commission	6,500 00
Total liabilities	$403,807 71
Paid up capital stock	$400,000 00

Receipts.

Cash balance at 31st December, 1913 (not extended)	$70,152 11	
Gross premiums received in cash		$885,710 92
Interest or dividends		37,190 27
Re-insurance on policies become claims		156,554 59
Salvage on claims		9,996 99
Agents' balances previously charged off		6,469 70
Cash received from investments (not extended)	$50,500 00	
Total receipts		$1,095,922 47

Expenditure.

Expenses of management:

Cash paid to agents for commission, salaries and bonus	$118,239 14
" law costs	151 00
" investigation and adjustment of claims	4,912 23
" statutory assessment and license fees (Ontario)	90 71
" license fees, etc., other provinces	1,355 29
" salaries, directors' and auditors' fees	5,015 11
" printing, stationery and advertising	2,151 00
" postage, telegrams and express	953 00
" Surveys, Boards, etc.	1,500 58
" taxes (municipal and government)	10,391 73
Total expenses of management	$144,759 79

Miscellaneous payments:

Cash paid for losses which occurred prior to 1914		$43,520 48
" losses which occurred during 1914		300,003 43
" re-insurance		338,694 32
" rebate, abatement and returned premiums		149,310 84
" investment expenses		178 75
" for securities (not extended)	$135,791 21	
Total expenditure		$976,467 61

MOVEMENT AND CURRENCY OF AUTOMOBILE AND OTHER INSURANCE CONTRACTS.

	Ontario.	Elsewhere.	Total.
Policies in force 31st December, 1913...	$4,473,611 00	$31,485,254 00	$35,958,865 00
Policies issued in 1914, new and renewed	38,211,662 00	82,366,991 00	120,578,653 00
Gross total	$42,685,273 00	$113,852,245 00	$156,537,518 00
Deduct expired and cancelled in 1914..	39,706,474 00	77,680,193 00	117,386,667 00
Policies remaining in force 31st December, 1914	$2,978,799 00	$36,172,052 00	$39,150,851 00

LIST OF SHAREHOLDERS AT 31ST DECEMBER, 1914.

Name.	Address.	No. of shares.	Amount subscribed.	Amount paid up.
			$	$
Busk, F. T.	New York	1	100	100
Crane, Geo. F.	"	1	100	100
Dean, C. E.	"	1	100	100
Hallock, G. D.	"	1	100	100
Herrmann, F.	"	1	100	100
Kneeland, L.	"	1	100	100
Robinson, Wade	"	1	100	100
Union Marine Insurance Co., Ltd.	Liverpool, Eng.	3,993	399,300	399,300
Totals		4,000	$400,000	$400,000

INDEXES

TO

DETAILED REPORT

OF THE

Superintendent of Insurance

The following indexes comprise all insurance corporations or companies standing registered at the 1st September, 1915.

PAGE 3.—Index A: Dominion Licensees standing registered at the 1st September, 1915, being Insurance Corporations or Companies licensed and inspected by the Dominion of Canada, and registered by the Province of Ontario for the transaction of Insurance in this Province.

PAGE 9.—Index AA: Corporations or Companies registered in the Province of Ontario for the transaction of Inland or Ocean Marine Insurance, or both; also for the Investment of Surplus Funds.

PAGE 10.—Index B: Provincial Licensees standing registered at the 1st September, 1915, being Insurance Corporations licensed, inspected and registered by the Province of Ontario for the transaction of Insurance therein.

INDEX A: Dominion Licensees, standing registered at the 1st September, 1915.

Report page.	Name of Company.	Registry No.	For what kind of insurance registered.	Registry begins 1915.	Registry ends 1916.
A 68	Acadia Fire Insurance Company	5346	Fire Insurance	May 1..	April 30
A 34	Aetna Insurance Company of Hartford, Conn.	5440	Fire, Automobile and Tornado Insurance	" ..	"
A 4	Aetna Life Insurance Company of Hartford, Conn.	5284	Life Insurance	" ..	"
A 3	Alliance Assurance Company, Limited.	5399	Fire, Accident, Sickness and Guarantee Insurance	" ..	"
A 103	American and Foreign Marine Insurance Company	5447	Inland Transportation Insurance	" ..	"
A 35	American Surety Company of New York	5378	Guarantee Insurance	" ..	"
A 49	Anglo-American Fire Insurance Company	5423	Fire Insurance	" ..	"
A 15	Atlas Assurance Company, Limited	5369	Fire Insurance	" ..	"
A 31	Boiler Inspection and Insurance Company, Canada	5388	Steam Boiler Insurance	" ..	"
A 18	British America Assurance Company, Toronto	5464	Fire and Hail Insurance	" ..	"
A 99	British Colonial Fire Insurance Company	5382	Fire Insurance	" ..	"
A 85	British Northwestern Fire Insurance Company	5400	Fire Insurance	" ..	"
A 18	Caledonian Insurance Company	5307	Fire Insurance	" ..	"
A 37	Canada Accident Assurance Company	5343	Accident, Sickness, Plate Glass, Burglary, and Guarantee Insurance	" ..	"
A 3	Canada Life Assurance Company	5288	Life Insurance	" ..	"
A 79	Canada National Fire Insurance Company	5319	Fire Insurance	" ..	"
A 72	Canada Weather Insurance Company	5463	Insurance against "injury to property caused by cyclones, tornadoes, wind storms, frost or hail" except "with respect to property in transit on water"	" ..	"
A 60	Canadian Casualty and Boiler Insurance Company	5310	Accident, Sickness and Steam Boiler	" ..	"
A 45	Canadian Fire Insurance Company	5439	Fire Insurance	" ..	"
A 40	Canadian Order of the Woodmen of the World	5473	Life and Sickness Insurance on the Assessment Plan	" ..	"
A 88	Canadian Surety Company	5366	Guarantee Insurance	" ..	"
A 82	Capital Life Assurance Company of Canada	5287	Life Insurance	" ..	"
A 73	Chartered Trust and Executor Company	5412	Title Insurance as defined in the Company's Act of Incorporation	" ..	"
A 29	Commercial Travellers' Mutual Benefit Society	5289	Life Insurance on the Assessment Plan	" ..	"
A 5	Commercial Union Assurance Company (Limited)	5389	Fire and Life Insurance	" ..	"
A 100	Compagnie d'Assurances Generales Contre l'Incendie	5323	Fire Insurance	" ..	"
A 6	Confederation Life Association	5285	Life Insurance	" ..	"
A 37	Connecticut Fire Insurance Company of Hartford, Conn.	5402	Fire Insurance	" ..	"
A 78	Continental Insurance Company of New York	5322	Fire Insurance	" ..	"
A 51	Continental Life Insurance Company	5347	Life Insurance	" ..	"
A 51	Crown Life Insurance Company	5468	Life Insurance	" ..	"

INDEX A: Dominion Licensees, standing registered at the 1st September, 1915.—*Continued*

Report page.	Name of Company.	Registry No.	For what kind of insurance registered.	Registry begins 1915.	Registry ends 1916.
A 30	Dominion Gresham Guarantee and Casualty Company	5435	Burglary, Accident, Sickness, Guarantee and Automobile Insurance	May 1	April 30
A 27	Dominion of Canada Guarantee and Accident Insurance Company	5308	Fire Guarantee, Accident, Sickness, Burglary and Plate Glass Insurance	" "	" "
A 60	Dominion Fire Insurance Company	5329	Fire Insurance	" "	" "
A 29	Dominion Life Assurance Company	5354	Life Insurance	" "	" "
A 22	Edinburgh Life Assurance Company	5362	Life Insurance (as a discontinuing Company)	" "	"
A 41	Employers' Liability Assurance Corporation (Limited)	5472	Fire, Accident, Guarantee, Automobile and Sickness Insurance	" "	" "
A 97	Equitable Fire and Marine Insurance Company	5401	Fire Insurance	" "	" "
A 16	Equitable Life Assurance Society of the United States	5333	Life Insurance	" "	" "
A 49	Excelsior Life Insurance Company	5290	Life Insurance	" "	" "
A 77	Factories Insurance Company	5338	Fire Insurance	" "	" "
A 59	Fidelity and Casualty Company of New York	5384	Burglary, Accident, Sickness, Steam Boiler and Plate Glass Insurance	" "	" "
A 26	Fidelity Phenix Fire Insurance Company of New York	5444	Fire and Tornado Insurance	" "	" "
A 100	Fireman's Fund Insurance Company	5348	Fire and Inland Trasportation Insurance and Insurance against Loss or Damage to Automobiles by Accident, Burglary or Theft	" "	" "
A 91	Firemen's Insurance Company of Newark, N.J.	5339	Fire Insurance	" "	" "
A 63	General Accident Assurance Company of Canada	5309	Accident and Sickness Insurance	" "	" "
A 69	General Accident, Fire and Life Assurance Corporation, Limited	5433	Fire Insurance	" "	" "
A 70	General Animals Insurance Company of Canada	5374	Live Stock Insurance	" "	" "
A 56	German-American Insurance Company	5376	Fire and Tornado Insurance	" "	" "
A 83	Germania Fire Insurance Company	5342	Fire Insurance	" "	" "
A 97	Glens Falls Insurance Company	5409	Fire and Tornado Insurance, and Insurance against loss or damage to Automobiles by burglary or theft	" "	" "
A 42	Globe Indemnity Company of Canada	5321	Accident, Sickness, Burglary, Automobile and Guarantee Insurance	" "	" "
A 93	Globe & Rutgers Fire Insurance Company	5428	Fire Insurance	" "	" "
A 45	Grand Council of the Catholic Mutual Benefit Association of Canada	5304	Life and Sickness Insurance on the Assessment Plan	" "	" "
A 40	Great West Life Assurance Company	5365	Life Insurance	" "	" "
A 83	Gresham Life Assurance Society, Limited	5508	Life Insurance	" "	" "
A 14	Guarantee Company of North America	5360	Guarantee Insurance	" "	" "
A 80	Guardian Accident and Guarantee Company	5311	Accident, Sickness, Guarantee, Burglary and Plate Glass Insurance	" "	" "
A 13	Guardian Assurance Company, Limited, of London, England	5363	Fire Insurance	" "	" "
A 57	Hartford Steam Boiler Inspection and Insurance Company	5387	The business of guaranteeing the Policy contracts of the Boiler Inspection and Insurance Company of Canada	" "	" "

INDEX A: Dominion Licensees, standing registered at the 1st September, 1915.—*Continued.*

Report page.	Name of Company.	Registry No.	For what kind of insurance registered.	Registry begins 1915.	Registry ends. 1916.
A 32	Hartford Fire Insurance Company Hartford	5370	Fire, Inland Transportation, Cyclone, or Tornado Insurance and "Insurance against loss or damage to Automobiles by Accident, Burglary or Theft"	May 1	April 30
A 52	Home Insurance of New York	5442	Fire, Automobile, Tornado and Hail Insurance	"	"
A 76	Hudson Bay Insurance Company	5358	Fire and Hail Insurance	"	"
A 58	Imperial Guarantee and Accident Insurance Company of Canada	5470	Guarantee, Accident, Sickness, Automobile and Plate Glass Insurance	"	"
A 43	Imperial Life Assurance Company of Canada	5457	Life Insurance	"	"
A 95	Imperial Underwriters' Corporation of Canada	5331	Fire Insurance	"	"
A 44	Independent Order of Foresters	5293	Life, Disability and Sickness Insurance, as specified in its Constitution and Laws	"	"
A 33	Insurance Company of North America.	5459	Fire, Inland Transportation and Automobile Insurance, excluding Insurance against Loss by reason of Injury to the Person	"	"
A 86	Insurance Company of the State of Pennsylvania	5418	Fire Insurance	"	"
A 58	International Fidelity Insurance Company	5327	Guarantee Insurance, restricted to Employees of Singer Sewing Machine Company	"	"
A 47	Law Union and Rock Insurance Company, Limited	5479	Fire, Accident and Sickness Insurance	"	"
A 75	Life Association of Scotland	5303	Life Insurance (as a discontinuing Company)	"	"
A 9	Liverpool and London and Globe Insurance Company, Limited	5314	Fire and Life Insurance	"	"
A 57	Liverpool Manitoba Assurance Company	5315	Fire Insurance	"	"
A 23	Lloyd's Plate Glass Insurance Company	5420	Plate Glass Insurance	"	"
A 24	London Assurance Corporation	5394	Fire and Life Insurance	"	"
A 38	London Guarantee and Accident Company (Limited)	5414	Guarantee, Burglary, Accident and Sickness Insurance	"	"
A 10	London and Lancashire Fire Insurance Company, Limited	5344	Fire Insurance	"	"
A 69	London and Lancashire Guarantee and Accident Company of Canada	5305	Guarantee, Accident, Sickness, Plate Glass and Automobile Insurance	"	"
A 22	London and Lancashire Life and General Assurance Association, Limited	5294	Life Insurance	"	"
A 35	London Mutual Fire Insurance Company of Canada	5320	Fire Insurance	"	"
A 25	London Life Insurance Company	5383	Life Insurance	"	"
A 31	Loyal Protective Insurance Company	5299	Accident and Sickness Insurance among Members of the Independent Order of Oddfellows resident in Canada	"	"
A1 3	Lumbermen's Fire Indemnity Contract.	5575	Fire Insurance among themselves	July 5	"
A 78	L'Union Compagnie d'Assurance contre l'incendie	5471	Fire Insurance	May 1	"
A 27	Manufacturers' Life Insurance Company	5353	Life Insurance	"	"
A 28	Mercantile Fire Insurance Company	5335	Fire Insurance	"	"
A 62	Marine Insurance Company, Limited	5417	Fire, Automobile and Inland Transportation Insurance	"	"

INDEX A: Dominion Licensees, standing registered at the 1st September, 1915.—*Con.*

Report page.	Name of Company.	Registry No.	For what kind of insurance registered.	Registry begins 1915.	Registry ends 1916.
A 54	Maryland Casualty Company	5410	Accident, Sickness, Burglary, Guarantee, Plate Glass and Steam Boiler Insurance	May 1	April 30
A 94	Merchants Casualty Company of Canada.	5438	Accident Insurance (excluding Employers' Liability) and Sickness Insurance	" "	"
A 38	Metropolitan Life Insurance Company of New York	5430	Life Insurance	" "	"
A 64	Monarch Life Assurance Company	5367	Life Insurance	" "	"
A 55	Montreal-Canada Fire Insurance Company	5422	Fire Insurance	" "	"
A 96	Moose, Grand Lodge of the Loyal Order of, in the Dominion of Canada	5474	Sickness Insurance among Members of the Order	" "	"
A 94	Mount Royal Assurance Company	5317	Fire and Plate Glass Insurance	" "	"
A 32	Mutual Life Assurance Company of Canada	5291	Life Insurance	" "	"
A 88	Mutual Life and Citizens' Assurance Company, Limited	5302	Life Insurance	" "	"
A 11	Mutual Life Insurance Company of New York	5395	Life Insurance	" "	"
A 99	National Ben-Franklin Fire Insurance Company	5328	Fire Insurance	" "	"
A 71	National Fire Insurance Company of Hartford	5341	Fire and Tornado Insurance	" "	"
A 96	Nationale Fire Insurance Company of Paris, France	5312	Fire Insurance	" "	"
A 46	National Life Assurance Company of Canada	5462	Life Insurance	" "	"
A 62	National Provincial Plate Glass and General Insurance Company, Limited	5340	Plate Glass Insurance	" "	"
A 76	National Surety Company	5421	Guarantee Insurance	" "	"
A 80	National Union Fire Insurance Company of Pittsburgh, Penn.	5373	Fire and Tornado Insurance	" "	"
A 17	New York Life Insurance Company	5380	Life Insurance	" "	"
A 48	New York Plate Glass Insurance Company	5332	Plate Glass Insurance	" "	"
A 90	Niagara Fire Insurance Company	5377	Fire, Tornado and Automobile Insurance (including damage to Automobiles in transit by rail)	" "	"
A 89	North American Accident Insurance Company	5318	Accident, Sickness, and Plate Glass Insurance	" "	"
A 15	North American Life Assurance Company	5429	Life Insurance	" "	"
A 34	North British and Mercantile Insurance Company	5458	Fire and Life Insurance	" "	"
A 71	North Empire Fire Insurance Company	5480	Fire Insurance	" "	"
A 84	North West Fire Insurance Company	5476	Fire Insurance	" "	"
A 8	Northern Assurance Company, Limited.	5316	Fire Insurance	" "	"
A 42	Northern Life Assurance Company of Canada	5286	Life Insurance	" "	"
A 92	Northwestern National Insurance Company of Milwaukee, Wis.	5330	Fire, Tornado and Hall Insurance	" "	"
A 50	Norwich Union Life Insurance Society	5397	Life Insurance (as a discontinuing Company)	" "	"

INDEX A: Dominion Licensees, standing registered at the 1st September, 1915.—*Continued.*

Report page.	Name of Company.	Registry No.	For what kind of insurance registered.	Registry begins 1915.	Registry ends 1916.
A 35	Norwich Union Fire Insurance Society, Limited	5381	Fire, Accident, Sickness, Automobile and Plate Glass Insurance	May 1	April 30
A 98	Occidental Fire Insurance Company	5481	Fire Insurance	June 2	"
A 24	Ocean Accident and Guarantee Corporation (Limited)	5379	Fire, Accident, Sickness, Guarantee and Plate Glass Insurance	May 1	"
A 66	Pacific Coast Fire Insurance Company	5419	Fire Insurance	"	"
A 87	Palatine Insurance Company, Limited	5390	Fire Insurance	"	"
A 98	Phenix Fire Insurance Company of Paris, France	5386	Fire Insurance	"	"
A 10	Phoenix Assurance Company, Limited, of London	5408	Fire and Life Insurance	"	"
A 36	Phoenix Insurance Company, Hartford, Conn.	5407	Fire Insurance	"	"
A 67	Protective Association of Canada	5297	Accident and Sickness Insurance restricted to members of the Masonic Order within Canada, and limited in amount, as provided in the Association's Act of Incorporation	"	"
A 84	Providence Washington Insurance Company	5427	Fire and Automobile Insurance	"	"
A 79	Provincial Insurance Company, Limited	5313	Fire Insurance	"	"
A 67	Prudential Insurance Company of America	5393	Life Insurance	"	"
A 12	Quebec Fire Assurance Company	5337	Fire Insurance	"	"
A 12	Queen Insurance Company of America	5300	Fire, Inland Transportation and Automobile Insurance	"	"
A 53	Railway Passengers' Assurance Company	5413	Guarantee, Accident, Sickness and Plate Glass Insurance	"	"
A 50	Reliance Mutual Life Assurance Society	5396	Life Insurance (as a discontinuing Company)	"	"
A 92	Ridgely Protective Association	5298	Accident and Sickness Insurance among members of the Independent Order of Oddfellows in Canada	"	"
A 102	Royal Exchange Assurance	5334	Fire, Accident, Sickness and Automobile Insurance, restricted to Burglary or Theft	"	"
A 73	Royal Guardians	5434	Life and Sickness Insurance	"	"
A 7	Royal Insurance Company, Limited	5301	Fire and Life Insurance	"	"
A 90	La Sauvegarde Life Insurance Company	5295	Life Insurance	"	"
A 44	Scottish Amicable Life Assurance Society	5361	Life Insurance (as a discontinuing Company)	"	"
A 17	Scottish Union and National Insurance Company	5359	Fire and Tornado Insurance	"	"
A 81	Security Life Insurance Company of Canada	5469	Life Insurance	"	"
A 53	Sovereign Life Assurance Company of Canada	5478	Life Insurance	"	"
A 65	Springfield Fire and Marine Insurance Company	5375	Fire and Tornado Insurance	"	"
A 64	St. Paul Fire and Marine Insurance Company	5404	Fire, Inland Transportation, Tornado and Automobile Insurance	"	"
A 5	Standard Life Assurance Company Scotland	5292	Life Insurance	"	"
A 39	Star Assurance Society	5437	Life Insurance (as a discontinuing Company)	"	"
54	State Life Insurance Company	5296	Life Insurance	"	"

INDEX A: Dominion Licensees, standing registered at the 1st September, 1915.—*Concluded.*

Report page.	Name of Company.	Registry No.	For what kind of insurance registered.	Registry begins 1915.	Registry ends 1916.
A 47	Subsidiary High Court of the Ancient Order of Foresters in the Dominion of Canada	5467	Life and Sickness Insurance	May 1	April 30
A 31	Sun Insurance Office, London, England.	5324	Fire Insurance	" "	" "
A 21	Sun Life Assurance Company of Canada	5336	Life Insurance	" "	" "
A 86	Travelera' Indemnity Company	5325	Burglary, Plate Glass, Accident, Sickness, Steam Boiler, Fly Wheel and Automobile Insurance	" "	" "
A 20	Travelers' Insurance Company of Hartford, Conn.	5326	Life and Accident Insurance	" "	" "
A 74	Travellers' Life Assurance Company of Canada	5475	Life Insurance	" "	" "
A 75	Underwriters at American Lloyds	5477	Fire Insurance	" "	" "
A 82	Union Assurance Society, Limited	5436	Fire Insurance	" "	" "
A 20	Union Mutual Life Insurance Company of Maine	5364	Life Insurance	" "	" "
A 55	United States Fidelity and Guaranty Company	5306	Guarantee, Accident, Sickness, Burglary, Plate Glass and Steam Boiler Insurance	" "	" "
A 19	United States Life Insurance Company of the City of New York	5385	Life Insurance	" "	" "
A 87	Westchester Fire Insurance Company	5403	Fire Insurance	" "	" "
A 8	Western Assurance Company, Toronto.	5424	Fire, Inland Transportation, Lightning, Explosion and Tornado Insurance	" "	" "
A 61	Yorkshire Insurance Company, Limited.	5368	Fire, Live Stock, Accident, Sickness, and Plate Glass Insurance	" "	" "

INDEX A A: Corporations or Companies registered in the Province of Ontario for the transaction of Inland or Ocean Marine Insurance or both; also for the Investment of Surplus Funds.

Report page.	Name of Company.	Registry No.	For what kind of insurance registered.	Registry begins 1915.	Registry ends 1916.
A 34	Aetna Insurance Company	5441	Inland Marine Insurance	May 1	April 30
A 3	Alliance Assurance Company, Limited	5446	Inland Marine Insurance	" "	" "
		5445	Ocean Marine Insurance	" "	" "
A 18	British America Assurance Company	5466	Inland Marine Insurance	" "	" "
		5465	Ocean Marine Insurance	" "	" "
—	British Dominions General Insurance Company, Limited	5451	Inland Marine Insurance	" "	" "
		5450	Ocean Marine Insurance	" "	" "
A 101	British and Foreign Marine Insurance Company	5449	Inland Marine Insurance	" "	" "
		5448	Ocean Marine Insurance	" "	" "
A 5	Commercial Union Assurance Company, Limited	5392	Inland Marine Insurance	" "	" "
		5391	Ocean Marine Insurance	" "	" "
—	Columbia Insurance Company (Jersey City, N.J.)	5432	Inland Marine Insurance	" "	" "
		5431	Ocean Marine Insurance	" "	" "
A 115	Fireman's Fund Insurance Company	5357	Inland Marine Insurance	" "	" "
		5349	Ocean Marine Insurance	" "	" "
A 33	Hartford Fire Insurance Company	5372	Inland Marine Insurance	" "	" "
		5371	Ocean Marine Insurance	" "	" "
A 52	Home Insurance Company	5443	Inland Marine Insurance	" "	" "
A 116	Indemnity Mutual Marine Assurance Company, Limited	5356	Ocean Marine Insurance	" "	" "
A 33	Insurance Company of North America	5461	Inland Marine Insurance	" "	" "
		5460	Ocean Marine Insurance	" "	" "
A 10	London & Lancashire Fire Insurance Company	5345	Inland Marine Insurance	" "	" "
A 62	Marine Insurance Company, Limited	5416	Inland Marine Insurance	" "	" "
		5415	Ocean Marine Insurance	" "	" "
A 50	Norwich Union Life Insurance Society, Limited	5398	Investment of Surplus Funds in the Province of Ontario	" "	" "
A 10	Phoenix Assurance Company, Limited	5352	Ocean Marine Insurance	" "	" "
A 112	Royal Exchange Assurance	5453	Ocean Marine Insurance	" "	" "
A 110	Reliance Marine Insurance Company, Limited	5452	Ocean Marine Insurance	" "	" "
A 75	Scottish Widows' Fund and Life Assurance Society	5411	Investment of Surplus Funds in the Province of Ontario	" "	" "
A 64	St. Paul Fire and Marine Insurance Company	5406	Inland Marine Insurance	" "	" "
		5405	Ocean Marine Insurance	" "	" "
A 108	Standard Marine Insurance Company, Limited	5454	Ocean Marine Insurance	" "	" "
A 106	Thames & Mersey Marine Insurance Company, Limited	5351	Inland Marine Insurance	" "	" "
		5350	Ocean Marine Insurance	" "	" "
A 104	Union Marine Insurance Company, Limited	5355	Ocean Marine Insurance	" "	" "
—	United States Lloyds	5456	Inland Marine Insurance	" "	" "
		5455	Ocean Marine Insurance	" "	" "
A 8	Western Assurance Company	5426	Inland Marine Insurance	" "	" "
		5425	Ocean Marine Insurance	" "	" "

INDEX B.—Register of Provincial Licensees, including all Companies so licensed or authorized to transact business at the date of publication.

Report Page.	Name of Company.	System.	Manager or Secretary	Post Office.
B 195	Algoma Mutual	Mutual	Thomas H. Elliott	Sault Ste. M'ie
B 184	Amherst Island	Mutual	F. P. Instant	Stella.
B 274	Ayr	Mutual	Joseph Wrigley	Ayr.
B 248	Bay of Quinte Agricultural	Mutual	M. R. German	Picton.
B 140	Bertie and Willoughby Farmers'	Mutual	A. H. Kilman	Ridgeway.
B 260	Blanshard	Mutual	John H. Jameson	St. Mary's.
B 257	Blenheim North	Mutual	D. R. Stauffer	Bright.
B 137	Brant County Farmers'	Mutual	John H. Campbell	Brantford.
B 16	British Crown	Stock	*A. C. Stephenson	Toronto.
B 19	British Dominions**	Stock	*Arthur Tucker	Toronto.
B 148	Canadian Millers'	Mutual	John T. White	Hamilton.
B 189	Caradoc Farmers'	Mutual	Wm. E. Sawyer	Mt. Brydges.
B 22	Century Insurance Co., Ltd.	Stock	*Geo. Baldwin Shaw.	Toronto.
B 246	Clinton Township	Mutual	G. W. Tinlin	Beamsville.
B 336	Columbia	Stock	*Geo. T. McMurrich	Toronto.
B 212	Culross	Mutual	D McIntosh	Teeswater.
B 239	Dereham and West Oxford	Mutual	T. R. Mayberry	Ingersoll.
B 126	Dorchester, North and South	Mutual	S. E. Facey	Harrietsville.
B 262	Downie	Mutual	Thos. H. Smith	Sebringville.
B 198	Dufferin Farmers'	Mutual	James Brown	Melancthon.
B 276	Dumfries N. and Waterloo S.	Mutual	A. W. Hilborn	Galt.
B 114	Dunwich Farmers'	Mutual	W. A. Galbraith	Iona Station.
B 265	Easthope South Farmers'	Mutual	W. S. Russell	Tavistock.
B 42	Economical	Cash-Mutual	W. H. Schmalz	Berlin.
B 120	Ekfrid	Mutual	A. P. McDougald	Melbourne
B 207	Elma Farmers'	Mutual	J. R. Hammond	Atwood.
B 296	Eramosa	Mutual	Robert Scott	Eramosa.
B 143	Erie Farmers'	Mutual	A. E. Havill	South Cayuga.
B 3	Equity Life	Stock	Geo. M. Begg	Toronto.
B 192	Farmers' Central	Mutual	J. J. Schumacher	Walkerton.
B 175	Farmers' Union	Mutual	R. G. Corneil	Lindsay.
B 64	Fire Insurance Exchange	Mutual and Stock	Walmsley & Chipman	Toronto.
B 215	Formosa	Mutual	B. Beingessner	Formosa.
B 233	Germania Farmers'	Mutual	R. H. Fortune	Ayton.
B 178	Glengarry Farmers'	Mutual	V. G. Chisholm	Alexandria.
B 46	Gore District	Cash-Mutual	Jno. N. MacKendrick.	Galt.
B 168	Grand River	Mutual	Norman Simenton	Blackheath.
B 254	Grenville Patron	Mutual	W. M. Snyder	Spencerville.
B 221	Grey and Bruce	Mutual	H. H. Miller	Hanover.
B 294	Guelph Township	Mutual	John L. Carter	Guelph.
B 291	Halton Union Farmers'	Mutual	Thomas Moore	Campbellville.
B 69	Hamilton Fire Insurance Co.	Mutual and Stock.	Russell T, Kelley	Hamilton.
B 251	Hamilton Township	Mutual	Thomas Hoskin	Grafton.
B 76	Haud-in-Hand	Mutual and Stock.	Walmsley & Chipm n	Toronto.
B 110	Hay Township	Mutual	Henry Eilber, M.P.P.	Crediton.
B 151	Hopewell Creek	Mutual	Anton Frank	New Germany
B 218	Howick Farmers'	Mutual	W. S. McKercher	Wroxeter.
B 129	Howard Farmers'	Mutual	E. D. Mitton	Ridgetown.
B 322	Huron Weather	Mutual	A. G. Smillie	Seaforth.
B 153	Kent and Essex	Mutual	T. C. Renwick	Wheatley.

* Chief Agent. ** Registered as a Dominion Licensee from August 18th, 1915.

INDEX B.—Register of Provincial Licensees, including all Companies so licensed or authorized to transact business at the date of publication.—*Concluded.*

Report Page.	Name of Company.	System.	Manager or Secretary	Post Office.
B 159	Lambton Farmers'	Mutual	W. G. Willoughby	Watford.
B 181	Lanark	Mutual	Peter Cavers	Perth.
B 243	Lennox and Addington	Mutual	Manly Jones	Napanee.
B 132	Lobo Township	Mutual	J. Marsh	Coldstream.
B 156	London Township Farmers'	Mutual	Edward Dann	London.
B 268	McGillivray	Mutual	W. T. Amos	Parkhill.
B 299	McKillop	Mutual	Thomas E. Hays	Seaforth.
B 186	Maple Leaf	Mutual	William Purves	Columbus.
B 24	Merchants	Stock	John H. C. Durham	Toronto.
B 81	Metropolitan	Mutual and Stock	A. M. Aletter. W. R. Tudhope.	Toronto.
B 86	Millers' and Manufacturers'	Mutual and Stock	C. H. C. Fortner	Toronto.
B 91	Monarch	Mutual and Stock	A. M. Aletter	Toronto.
B 224	Nichol	Mutual	James Beattie	Fergus.
B 230	Nissouri	Mutual	E. J. Pearson	Kintore.
B 282	Norfolk	Mutual	N. Stanley Boughner.	Simcoe.
B 112	North Kent	Mutual	George A. Fraser	Thamesville.
B 132	Oneida Farmers'	Mutual	M. C. Senn	Caledonia.
B 5	Ontario Farmers' Weather	Mutual	W. A. Wansbrough	Grand Valley
B 241	Osgoode	Mutual	R. McLachlin	Kenmore.
B 227	Otter	Mutual	H. Van Valkenburg	Norwich.
B 236	Oxford Farmers'	Mutual	Columbus Ross	Embro.
B 288	Peel and Maryborough	Mutual	Jas. McEwing	Drayton.
B 285	Peel County Farmers'	Mutual	J. J. Stewart	Brampton.
B 50	Perth	Cash-Mutual	Charles Packert	Stratford.
B 7	Policyholders' Mutual Life	Mutual and Auxiliary Joint Stock (7 Edw. VII., c. 116.)	A. M. Featherston	Toronto.
B 173	Prescott Farmers'	Mutual	B. G. Parisien	Alfred.
B 301	Puslinch	Mutual	John Blake	Aberfoyle.
B 32	Queen City	Joint Stock	Walmsley & Chipman	Toronto.
B 135	Saltfleet and Binbrook	Mutual	J. F. Felker	Stoney Creek
B 146	Southwold Farmers'	Mutual	John H. Sells	Shedden.
B 201	Sydenham	Mutual	James Cochrane	Owen Sound.
B 117	Townsend Farmers'	Mutual	James Ross	Waterford.
B 209	Usborne and Hibbert	Mutual	William A. Turnbull.	Kirkton.
B 165	Walpole Farmers'	Mutual	George L. Miller	Jarvis.
B 54	Waterloo	Cash-Mutual	L. W. Shuh	Waterloo.
B 170	Waterloo, North, Farmers'	Mutual	Josiah Stauffer	Waterloo.
B 204	Wawanosh, West	Mutual	Thomas G. Allen	Dungannon.
B 98	Wellington	Mutual and Stock.	John Davidson	Guelph.
B 328	Western Farmers' Weather	Mutual	E. L. Sutherland	Woodstock.
B 279	Westminster Township	Mutual	R. S. Nichol	Wilton Grove.
B 271	Williams, East	Mutual	R. R. Cameron	Ailsa Craig.
B 123	Yarmouth	Mutual	W. H. Elliott	New Sarum.

REPORT

OF THE

Registrar of Friendly Societies

TRANSACTIONS FOR THE YEAR 1914

PRINTED BY ORDER OF

THE LEGISLATIVE ASSEMBLY OF ONTARIO

TORONTO:
Printed and published by L. K. CAMERON, Printer to the King's Most Excellent Majesty
1915

Printed by
WILLIAM BRIGGS
29-37 Richmond Street West
TORONTO

To His Honour JOHN STRATHEARN HENDRIE, *C.V.O., a Lieutenant-Colonel in the Militia of Canada, Etc., Etc., Etc., Lieutenant-Governor of the Province of Ontario.*

MAY IT PLEASE YOUR HONOUR:

The Undersigned has the honour to present the Report of the Registrar of Friendly Societies for the year ending 31st December, 1914.

Respectfully submitted,

I. B. LUCAS,

Attorney-General.

TORONTO, 10th April, 1915.

To the Honourable I. B. LUCAS, K.C., M.P.P., etc.,

Attorney-General, Toronto.

SIR,—I have the honour to present herewith the Report of the Annual Statements made by Friendly Societies for the year ending 31st December, 1914.

I have the honour to be, Sir,

Your obedient servant,

WILL J. VALE,

Registrar of Friendly Societies.

TORONTO, 9th April, 1915.

THE ANCIENT ORDER OF UNITED WORKMEN OF THE PROVINCE OF ONTARIO.

(Returns Book Fol. 130.)

ANNUAL STATEMENT FOR THE YEAR ENDING 31ST DECEMBER, 1914.

Head Office, Toronto, Ontario.

Organized 18th February, 1879, and incorporated in Ontario 14th August, 1879.

The Executive Officers of the Society at the 31st December, 1914, were as follows:

W. C. Mikel, K.C., Grand Master Workman	Belleville.
F. G. Inwood, Grand Recorder	Toronto.
T. A. Hastings, Grand Treasurer	Toronto.

I. CURRENCY OF INSURANCE CERTIFICATES.

Amounts covered by contracts other than endowments, or for sick or funeral benefits at 31st December, 1914, $36,239,303.60.

II. MOVEMENT IN INSURANCE CERTIFICATES.

(*a*) Contracts for endowments or benefits in the nature thereof.—None.

(*b*) *Contracts for Insurance other than Endowments, Sick Benefits or Funeral Benefits.*

	Number.	Amount.	Number.	Amount.
				$ c.
Number of contracts in force 31st December, 1913			28,830	38,741,439 43
Number of contracts taken during 1914 new or renewed			1,720	1,146,500 00
Add amount by which various certificates were increased during 1914			.....	4,000 00
Gross number of contracts in force at any time in 1914			30,550	39,891,939 43
Deductions:	Number.	Amount.		
		$ c.		
Contracts matured in 1914	595	906,029 03		
Contracts lapsed in 1914	1,935	2,035,500 00		
Contracts surrendered	.....	.....		
Reduction of Certificates	.....	711,106 80		
Total deductions extended	2,530	3,652,635 83	2,530	3,652,635 83
Net contracts in force 31st December, 1914	.....	.....	28,020	36,239,303 60
No. of certificate holders in good standing	26,678			
No. temporarily suspended	1,342			
Grand total of certificate holders, 31st December, 1914	28,020			

III. Funeral Benefits.

Funeral Benefits are undertaken by the Society, total membership of which is 1,687.
Number of members who died during 1914, 7.
Amount of Funeral Benefits paid in 1914, $210.00.

IV. Sick Benefits.

Sick Benefits are undertaken by the Society.
Number of members who received Sick Benefits during 1914, 183.
Amount of benefits paid in 1914, in respect of sick members, $4,042.00.
Number of weeks' sickness experienced in 1914, 888.
Amount of cash to credit of Sick and Funeral Benefit Fund, 31st December, 1914, $12,867.48.

V. Assets.

Bonds, debentures, etc.	$785,889 12
Cash on deposit to Society's credit, not drawn against, in the following chartered banks:	
Imperial Bank, Toronto, Beneficiary Fund	76,324 40
Imperial Bank, Toronto, General Fund	7,454 00
Imperial Bank, Toronto, Sick Fund	12,867 48
Imperial Bank, Toronto, Reserve Fund	65,189 83
Imperial Bank, Organization Fund	29,739 02
Assessments called, but not yet payable	90,000 00
All other assets	10,094 87
Total assets	$1,077,558 72

VI. Liabilities.

Amount of claims supposed or reported, or unadjusted	$158,256 46
Amount of all other liabilities	6,124 37
Total liabilities	$164,380.83

VII. Miscellaneous.

Actions or proceedings instituted by or against the Society during 1914: None.

Assessments are made for purposes of life insurance certificates monthly.

Twelve such assessments were made in 1914, each being payable on or before the last day of the month for which levied.

Registers are kept for the purposes of insurance certificates or benefits.

The Society's accounts were audited monthly during 1914.

Names and addresses of the auditors for 1914 were as follows: J. Lockie Wilson, Toronto; C. E. Cameron, Iroquois; J. M. Peregrine, Hamilton; J. J. Craig, Fergus; special auditors, A. E. Hagerman, Toronto; Charles G. Knott, Toronto.

Certain changes were, during 1914, made in the Constitution and Rules, in relation to insurance certificates and benefits, and a copy of the same is filed with the annual statement.

Amount of bond of Grand Secretary, $20,000.

Amount of bond of Grand Treasurer, $10.000.

VIII. Cash Receipts.

Cash balance from 1913 (not extended), $979,958.77.

Cash received during 1914 from:	
Application fees	$1,723 00
Badges, etc.	660 15
Assessments	935,615 45
Per capita tax	27,357 81
Changing certificates, etc.	222 50
Organization Fund tax	28,483 52
Interest	45,556 94
Reserve Fund transferred to Beneficiary Fund	65,000 00
Reserve Funds, interest on bonds	9,086 14
Total receipts	$1,113,705 51

IX. Cash Expenditure.

(a) *Expenses of Management.*

Cash paid during 1914 for:	
Fraternal association	$65 00
Law costs	807 06
Registration fee	25 00
Rent of safe	60 00
Organization expenses	42,828 13
Expense of annual meeting	6,667 06
Supplies bought	122 50
Travelling expenses	2,537 77
Rent, light, heat and taxes	1,551 57
Salaries, officers' and auditors' fees	6,959 80
Medical Examiner's salary and expenses	1,522 50
Clerk hire	9,089 00
Official Journal	4,577 53
Printing, stationery, and advertising	1,076 76
Postage, telegrams and express	1,152 29
Actuarial expenses	100 00
Premiums for guaranteeing lodge officers	525 90
Other management expenses	332 82
Returned cheque	9 90
Total expenses of Management	$80,010 59

(b) Miscellaneous Expenditure.

Life insurance claims paid	946,555 94
Funeral benefits	210 00
Sick benefits	3,835 91
Transferred from Reserve Fund to Beneficiary Fund	65,000 00
Discount on bonds sold	20,587 99
Total expenditure	$1,116,200 43

Schedule by ages of membership, amount of insurance, etc., at 31st December, 1914.

Attained ages.	Number of Members. Col.1	Amount of Insurance. Col. 2	Amount of monthly payments. Col. 3	Number of deaths during year. Col. 4	Death losses incurred during the year. Col. 5
		$ c.	$ c.		$ c.
16–24	1,725	1,339,500 00	1,036 27	2	3,000 00
25–29	1,357	1,205,500 00	1,041 97	7	6,500 00
30–34	1,670	1,596,000 00	1,547 58	7	5,500 00
35–39	2,174	2,228,000 00	2,507 98	11	11,500 00
40–44	2,325	2,686,500 00	3,593 47	15	15,000 00
45–49	2,773	3,798,000 00	6,137 62	26	29,500 00
50–54	3,423	5,282,000 00	10,613 23	43	70,000 00
55–59	3,841	6,451,442 84	16,246 88	64	112,000 00
60–64	3,632	5,178,228 00	13,143 97	96	158,950 44
65–69	2,765	3,468,247 32	9,445 39	122	177,426 03
70–74	1,683	2,102,818 19	6,199 98	105	161,485 82
75–79	528	702,364 25	2,318 40	76	119,469 42
80–84	124	200,703 00	896 00	21	35,697 32
85 and over	.....	.....	.....	.....	.....
Totals	28,020	36,239,303 60	74,728 74	595	906,029 03

THE GRAND COUNCIL OF THE CANADIAN ORDER OF CHOSEN FRIENDS.

(File 1, p. 67.)

ANNUAL STATEMENT FOR THE YEAR ENDING 31ST DECEMBER, 1914.

Head Office, 7 Hughson Street S., Hamilton, Ont.

Organized, 28th March, 1887, and incorporated in Ontario, 1st June, 1887.

The Executive Officers of the Society at the 31st December, 1914, were as follows:

Rev. A. J. Paul, Grand Councillor ..... Brampton.
Dr. J. W. Edwards, M.P., Grand Vice-Councillor ..... Cataraqui.
Alex. Morris, Past Grand Councillor ..... Pembroke.
Wm. F. Montague, Grand Recorder ..... Hamilton.
Samuel Broadfoot, Grand Treasurer ..... Guelph.
J. L. Davidson, Grand Representative ..... Toronto.
A. R. Hassard, Grand Representative ..... Toronto.
Wm. Benson, Grand Representative ..... Toronto.
W. H. Woods, M.D., Grand Representative ..... Mount Brydges.

I. CURRENCY OF INSURANCE CERTIFICATES.

Amount covered by endowment contracts.—None.
Amount covered by insurance at 31st December, 1914, $35,720,693.60.

II. MOVEMENT IN INSURANCE CERTIFICATES.

(b) Contracts for Insurance, other than Endowments, Sick or Funeral Benefits.

	Number.	Amount.	Number.	Amount.
				$ c.
Contracts in force 31st December, 1913			41,542	36,291,319 10
Add contracts taken 1914, new and renewed			2,641	1,688,500 00
Add amount by which various certificates were increased during 1914.			.....	12,908 00
Gross number and amount of contracts on foot at any time during 1914			44,183	37,992,727 10
Deductions:		$ c.		
Contracts matured in 1914	390	380,867 00		
Contracts lapsed in 1914	2,846	1,755,660 80		
Contracts surrendered in 1914	136	92,978 00		
Contracts cancelled in 1914	.....	.....		
Add to above deductions the amount by which various certificates still on foot were reduced in 1914	.....	42,527 70		
Total deductions	3,372	2,272,033 50	3,372	2,272,033 50
Net contracts on foot 31st December, 1914			40,811	35,720,693 60
Number of certificate holders in good standing at 31st December, 1914			39,553	34,875,227 60
Temporarily suspended			1,258	845,466 00

III. Funeral Benefits.

The Grand Council undertakes Funeral Benefits.

The total membership of this branch, 31st December, 1914, 12,591.

Number of members who died during 1914, 73.

The total amount of Funeral Benefits paid during 1914 was $4,150.

The total amount of cash standing to credit of Funeral Benefit Fund, $116,179.10.

IV. Sick Benefits.

The Grand Council undertakes Sick Benefits.

Number of members who received Sick Benefits during 1914, 2,251.

The total amount of Sick Benefits paid in 1914 was $45,754.90.

The number of weeks' sickness experienced in 1914 was 11,498.

Total amount of cash standing to the credit of the Sick Benefit Fund at 31st December, 1914, was $116,179.10.

The number of females who received benefits in respect of sickness during 1914 was 641, and the average weeks of illness, 6.08.

The number of males who received benefits in respect of sickness during 1914 was 1,610, and the average weeks of illness, 4.73.

V. Assets.

Bonds, debentures and securities		$968,176 71
Cash on deposit to Society's credit, not drawn against, in the following chartered banks:		
Bank of Hamilton, Hamilton, Ont., Life Insurance Fund Account		48,116 29
Bank of Hamilton, Hamilton, Ont., Sick Benefit Fund Account		9,466 51
Bank of Hamilton, Hamilton, Ont., General Fund		18,110 54
Bank of Hamilton, Hamilton, Ont., Guarantee Fund		1,000 00
Dues and assessments called, but not yet payable, estimated at		36,317 82
Interest		18,080 12
Amount due under Liens on Certificates *re* errors in age		1,347 79
Outstanding accounts, less provision for bad debts		4,717 49
Per capita tax of last quarter of 1914, estimated at		12,250 00
Supplies, etc., in Stock		2,886 90
Office furniture, etc., less amount written off for depreciation		2,748 21
Total assets of Life Insurance Fund (not extended)	$928,362 76	
Total assets of Sick and Funeral Fund	124,077 80	
Total assets of Guarantee Fund	1,281 85	
Total assets of General and other Funds	70,077 82	
Other assets (detailed in memo.)		581 85
Total assets		$1,123,800 23

VI. Liabilities.

Amount of claims supposed	$49,181 60
Amount of claims resisted	1,750 00
Amount of Guarantee Fund claims unpaid or unadjusted	100 00
Sick Benefit claims for sickness occurring in 1914	3,000 00
Funeral Benefit claims occurring in 1914	200 00
Commission due Organizers—estimated at	500 00
Commission due Members—estimated at	300 00
All other liabilities	1,151 72
Total liabilities	$56,183 32

VII. Miscellaneous.

Actions instituted by or against the Grand Council during 1914: None.

Assessments are made for purposes of insurance certificates monthly, and are payable 30 days before the first day of each month, without notice; twelve of such assessments were made during 1914.

The Society's books were duly audited on February 9th, May 4th, August 3rd, and November 2nd, 1914.

The following books of record and account are kept for purposes of insurance certificates or benefits: Life Insurance Registers, Sick Benefit Certificate Registers, Registers of Claims, Bonds, etc., Cash Books, Daily Balance Book, Ledgers, Journal, Quarterly Report Book, Book of Statistics, Statistical Cards, and Card Ledgers.

The names and post office addresses of the auditors for 1914 were as follows: Chas. L. Bass, Toronto; A. M. Legg, London.

No changes were, during 1914, made in the organization or management of the Society, in relation to insurance certificates or benefits.

No changes were, during 1914, made in the Constitution and Laws, in relation to insurance certificates or benefits.

Amount of bond of Grand Secretary, $5,000.00.

Amount of bond of Grand Treasurer, $2,000.00.

Number of members in Ontario at 31st December, 1914, 34,817.

Number of certificate holders in Ontario at 31st December, 1914, 34,817.

Amount of insurance in force in Ontario at 31st December, 1914, $30,934,769.60.

Number of members in Ontario who died during 1914, 350.

Amount of death benefits paid to Ontario members during 1914, $351,678.29.

Amount of disability benefits paid to Ontario members during 1914, $35,690.96.

VIII. Cash Receipts.

Cash balance from 1913 (not extended), $89,666.85.		
Cash received during 1914 from:		
Assessments in Life Insurance Department		$349,039 50
Assessments in Sick Benefit Department		66,719 90
Per capita tax		49,888 20
Supplies sold and certificate fees, etc.		4,841 16
Interest		53,770 23
Premium for guarantee of lodge officers		641 28
Other sources		19 55
Cash received from investments (not extended), $131,643.80.		
Total receipts		$524,919 82

IX. Cash Expenditure.

(a) *Expenses of Management.*

Cash paid during 1914 for:		
Fees to Canadian Fraternal Association		$75 00
Commission and organization account		20,983 00
Law costs		306 45
Registration fees		225 00
Investigation of claims, etc.		1,239 06
Supplies bought—office furniture, etc.		3,010 36
Travelling expenses		534 85
Rent and heat, etc.		789 53
Managing officers' salaries and officers' and auditors' fees		7,178 25
Medical examiner's salary and expenses		4,498 92
Clerk hire		6,736 00
Official journal		2,377 51
Printing		1,611 70
Postage, telegrams, express		1,736 02
Premiums for guarantee of grand officers		21 00
Total expenses of management		$51,322 65

(b) *Miscellaneous Expenditure.*

Life insurance claims other than endowments		389,779 42
Funeral benefits		4,150 00
Sick benefits		45,754 90
Total disability benefits		36,340 96
Gratuity to Patriotic Fund		200 00
Cash paid for investments (not extended)	$141,989 20	
Total expenditure		$527,547 93

Schedule by ages of membership, amount of insurance, etc., at 31st December, 1914.

Attained ages.	Number of members. Col. 1	Amount of insurance. Col. 2	Amount of monthly payments. Col. 3	Number of deaths during year. Col. 4	Death losses incurred during year. Col. 5
		$ c.	$ c.		$ c.
16-24	4,141	2,752,666 00	1,652 37	12	7,500 00
25-29	3,838	2,703,950 00	1,730 18	14	7,000 00
30-34	4,401	3,223,100 00	2,159 27	21	17,250 00
35-39	5,096	4,116,030 00	2,876 33	28	24,500 00
40-44	5,430	4,817,094 72	3,524 23	32	26,500 00
45-49	5,158	4,963,559 00	3,826 87	43	40,500 00
50-54	4,467	4,500,812 68	3,833 94	48	47,106 20
55-59	3,139	3,407,869 14	3,145 49	49	51,816 00
60-64	1,878	2,163,269 00	2,301 30	41	48,424 00
65-69	1,119	1,330,367 07	1,766 41	49	60,934 00
70-74	697	744,235 16	1,360 23	37	36,184 40
75-79	180	143,521 47	417 36	16	13,152 40
80-84	9	8,753 36	27 28	.....	.....
85 and over	.....	.....	.....	.....	.....
Totals	39,553	34,875,227 60	28,621 26	390	380,867 00

THE ORDER OF CANADIAN HOME CIRCLES.

FILE 1, p. 81.

ANNUAL STATEMENT FOR THE YEAR ENDING 31ST DECEMBER, 1914.

Head Office, Richmond Street East, Toronto.

Organized 2nd October, 1884; incorporated in Ontario, 28th October, 1885.

The Executive Officers of the Society at the 31st December, 1914, were as follows:

Rev. Dr. T. S. Boyle, Supreme Leader ..... Toronto.
R. W. Hawkins, Supreme Vice-Leader ..... Toronto.
J. M. Foster, B.A., Supreme Secretary ..... Toronto.
W. H. Weston, Supreme Treasurer ..... Toronto.
N. Sommerville, M.A., K.C., Supreme Solicitor ..... Toronto.
A. T. Hobbs, M.D., Supreme Medical Examiner ..... Guelph.
Dent Dalton, Supreme Past Leader ..... Delhi.

I. CURRENCY OF INSURANCE CERTIFICATES.

(*a*) Contracts for endowments or for benefits in the nature thereof, $6,241,365.50.

II. MOVEMENT IN INSURANCE CERTIFICATES.

(*a*) *Contracts for Endowments or for Benefits in the nature thereof.*

	Number.	Amount.	Number.	Amount.
				$ c.
Contracts in force 31st December, 1913			19,145	12,267,282 63
Add contracts taken during 1914, new or renewed			131	50,000 00
Add amount by which various contracts were increased during 1914.			(3)	1,250 00
Gross number and amount of contracts on foot at any time during 1914			19,276	12,318,532 63
Deductions:	Number.	Amount.		
		$ c.		
Contracts matured in 1914 by death	203	143,903 34		
Contracts lapsed in 1914	11,316	6,736,992 12		
Contracts surrendered in 1914	2,591	1,585,390 00		
Contracts matured during 1914 (endowment) and total disability	.....	39,901 67		
Add amount of deductions on certificates still in force	(1648)	741,760 00		
Total deductions extended	14,110	9,247,947 13	14,110	9,247,947 13
Net endowment contracts on foot at 31st December, 1914			5,166	3,070,585 50
No. of certificate holders in good standing 31st December, 1914			4,980	2,971,435 50
No. of certificates temporarily suspended			186	99,150 00
			5,166	3,070,585 50

(b) Contracts for Insurance other than Endowments, Sick Benefits, or Funeral Benefits.

	Number.	Amount.
		$ c.
Contracts in force 31st December, 1913	19,145	12,551,350 37
Add contracts taken during 1914, new or renewed	137	55,000 00
Add amount by which various certificates were increased during 1914	(4)	1,750 00
Transferred from Section (a)	(2,591)	1,585,390 00
Gross number and amount of contracts on foot at any time during 1914	19,282	14,193,49 37

Deductions:	Number.	Amount.		
		$ c.		
Contracts matured in 1914 by death	203	162,809 34		
Contracts lapsed in 1914	11,322	7,047,555 53		
Contracts reduced during 1914	(1,648)	741,760 00		
Total deductions extended	11,525	7,952,124 87	11,525	7,952,124 87
Net insurance contracts			7,757	6,241,365 50
Number of certificate holders in good standing on 31st December, 1914			7,464	6,024,915 50
Number of certificates temporarily suspended			293	216,450 00
Grand total of certificate holders 31st December, 1914			7,757	6,241,365 50

III. Funeral Benefits.

The Order has no Funeral Benefit Department.

IV. Sick Benefits.

Number of members in Sick Benefit Department, 322.
Sick Benefits are undertaken by the Supreme Body only.
Number of members who received Sick Benefits during 1914, 98.
Amount of benefits paid to sick members, $2,152.00.
Number of weeks' sickness experienced in 1914, 538.
Total amount of cash to credit of fund, 31st December, 1914, $5,297.73.

V. Assets.

Cash value of bonds and debentures		$175,000 00
Cash on deposit to Society's credit, not drawn against, in the following chartered banks:		
Dominion Bank, Toronto, Ont.		110,390 44
Dues and assessments called, but not yet payable		33,176 90
Interest due and accrued		4,162 50
All other assets		1,334 08
Total assets Life Insurance Fund (not extended)	$110,596 13	
Total assets Endowment Fund (not extended)	204,544 85	
Total assets Sick and Funeral Fund (not extended)	5,625 73	
Total assets General and other Funds (not extended)	3,297 21	
Total assets		$324,063 92

VI. Liabilities.

Amount of admitted claims	$5,940 00
Supposed claims	7,700 00
Other liabilities	5,509 94
Total liabilities	$19,149 94

VII. Miscellaneous.

Actions or Proceedings instituted or prosecuted by or against the Society during 1914: George Grainger vs. Order of Canadian Home Circles. Decision in favor of Grainger.

Assessments are made monthly.

Nineteen assessments were made during 1914, each being payable the first day of each month.

The Society's accounts were audited in July and October, 1914, and January, 1915.

The books of record kept for purposes of insurance certificates are: Register of Certificates issued, Register of Circle Membership, Ledgers, Cash Books, etc.

Names and addresses of the auditors for 1914 were as follows: A. R. Thompson, Merritton, Ont.; A. M. Tobin, Waterford.

Amount of bond of Supreme Secretary, $10,000.00.

Amount of bond of Supreme Treasurer, $3,000.00.

Number of members in Ontario 31st December, 1914, 7,098.

Amount of insurance in force in Ontario at 31st December, 1914, $8,620,991.00.

Number of members in Ontario who died during 1914, 193.

Amount of death benefits paid Ontario members during 1914, $295,170.00.

Amount of disability benefits paid to Ontario members during 1914, $6,501.17.

Amount of endowment benefits paid in 1914, $33,270.50.

VIII. Cash Receipts.

Cash balance from 1913 (not extended), $263,056.26.

Cash received during 1914 from:

Application fees	$258 00
Assessments	364,546 65
Per capita tax and levies	19,031 84
Charter fees	22 00
Supplies sold	148 74
Interest and dividends	11,851 01
Premiums and guarantees	2 00
All other sources	3,153 49
Total receipts	$399,013 73

IX. Cash Expenditure.

(a) *Expenses of Management.*

Cash paid during 1914 for:	
Commission	$9,140 20
Registration fees	25 00
Interest	69 95
Expenses of annual meeting	4,836 50
Supplies bought	561 83
Travelling expenses	140 65
Rent, light, heat and taxes	1,236 16
Salaries, officers, auditors	5,024 03
Clerk hire	3,364 13
Medical Examiner—salary and expenses	291 00
Official Journal	1,843 95
Printing, stationery and advertising	534 40
Postage, telegrams and express	601 25
Premiums for guarantee of lodge officers	55 00
Other management expenses (detailed in memo.)	149 15
Total expenses of management	$27,873 20

(b) *Miscellaneous Expenditure.*

Endowment benefits	33,320 50
Life insurance claims other than endowments	306,712 68
Sick benefits	2,152 00
Total disability benefits	6,621 17
Grand totals	$376,679 55

Schedule by ages of membership, amount of insurance, etc., at 31st December, 1914.

Attained ages.	Number of members. Col. 1	Amount of insurance. Col. 2	Amount of monthly payments. Col. 3	Number of deaths during year. Col. 4	Death losses incurred during year. Col. 5
		$ c.	$ c.		$ c.
16–24	185	162,500 00	159 51	3	2,000 00
25–29	379	366,150 00	428 91	3	2,500 00
30–34	629	660,000 00	888 50	4	4,000 00
35–39	799	853,860 00	1,352 39	7	7,500 00
40–44	954	1,112,520 00	2,017 57	8	6,500 00
45–49	1,183	1,410,340 00	3,223 90	12	15,500 00
50–54	1,209	1,545,991 00	4,500 15	23	31,580 00
55–59	1,007	1,316,634 00	4,897 36	29	44,000 00
60–64	688	908,740 00	4,382 03	41	65,300 00
65–69	433	598,855 00	3,964 14	34	53,530 00
70–74	217	290,952 00	2,642 10	20	34,094 00
75–79	53	64,420 00	736 49	13	24,050 00
80–84	19	18,600 00	310 16	5	8,000 00
85 and over	2	2,389 00	58 03	1	500 00
Totals	7,757	9,311,951 00	29,561 24	203	299,054 00

THE ODDFELLOWS' RELIEF ASSOCIATION OF CANADA.

(Returns Book, p. 257 B.)

ANNUAL STATEMENT FOR THE YEAR ENDING 31ST DECEMBER, 1914.

Head Office, King Street, Kingston, Ont.

Organized 9th May, 1874; incorporated 16th April, 1875.

The Executive Officers of the Society at the 31st December, 1914, were as follows:

James A. Minnes, President .....Kingston.
John O. Donogh, Vice-President .....Toronto.
R. Meek, Secretary-Treasurer .....Kingston.

II. MOVEMENT IN INSURANCE CERTIFICATES.

(*a*) Contracts for Endowments or for benefits in the nature thereof.—None.

(*b*) *Contracts for Insurance other than Endowments.*

	Number.	Amount.
		$ c.
Contracts in force 31st December, 1913	28,512	33,827,250 00
Add contracts taken during 1914, new or renewed	1,553	1,654,000 00
Add amount by which various certificates were increased during 1914.		32,000 00
Gross number and amount of contracts on foot at any time during 1914	30,065	35,513,250 00

Deductions:	Number.	Amount.		
		$ c.		
Contracts matured in 1914	207	264,000 00		
Contracts lapsed in 1914	1,734	1,890,500 00		
Contracts cancelled in 1914	1	1,000 00		
Contracts surrendered in 1914	10	8,000 00		
Add to above deductions the amount by which various certificates still on foot were reduced during 1914		10,750 00		
Total deductions extended	1,952	2,174,250 00	1,952	2,174,250 00
Net contracts on foot at 31st December, 1914			28,113	33,339,000 00

III. AND IV. SICK AND FUNERAL BENEFITS.—None.

V. ASSETS.

Cash value of bonds, debentures, etc.	$1,276,254 93
Cash on hand	120 01

Cash on deposit to Society's credit, not drawn against, in the following chartered banks:	
Standard Bank, Kingston, Ont.	97,941 67
Montreal Bank, Kingston, Ont.	13,384 10
Montreal Bank, Port Hope	6,253 72
Quebec Bank, Quebec	5,000 00
Dues and assessments called, but not yet payable	73,707 36
All other assets	5,693 77
Total assets	$1,478,355 56

VI. Liabilities.

Amount of claims admitted by Society	$32,000 00
Total liabilities	$32,000 00

VII. Miscellaneous.

Actions instituted against the Society in 1914. None.

Six assessments were made during 1914, as follows: 15th January, March, May, July, September, and November.

The books and accounts were audited during the year, monthly.

The following books are kept by the Society: Cards of Membership and Insurance; Record by Book form of Membership and Insurance; Registers of Agency and Individual Accounts; Registers of Certificates cancelled through deaths, lapses, withdrawals, etc.; Register of Disability Claims, paid or rejected; Cash Book; Ledger and Journal.

Names and post office address of the auditors of 1914: John Nicolle, J. G. Ettinger, Kingston.

No changes were made in the management or system during 1914.

No changes were made, during 1914, in the Constitution and Rules, in relation to insurance certificates or benefits.

Amount of bond of Secretary-Treasurer, $10,000.00.

Number of members in Ontario at 31st December, 1914, 16,507.

Number of certificate holders in Ontario at 31st December, 1914, 16,507.

Number of members in Ontario who died during 1914, 134.

Amount of insurance in force in Ontario at 31st December, 1914, $19,365,250.00.

Amount of death benefits paid to Ontario members during 1914, $167,389.84.

Amount of disability benefits paid to Ontario members during 1914, $3,702.11.

VIII. Cash Receipts.

Cash balance from 1913 (not extended), $53,231.92.	
Cash received during 1914 from:	
Application fees	$644 00
Assessments	394,776 86
Per capita and levies	33,860 27
Interest and dividends	66,821 05
All other sources	971 49
Repayment of investments (not extended), $53,636.83.	
Total cash receipts	$497,073 67

IX. Cash Expenditure.

(a) *Expenses of Management.*

Cash paid during 1914 for:	
Commission	$9,374 91
Law costs	447 60
Registration (Ontario, $25)	400 00
Annual meeting	1,662 70
Supplies bought	350 11
Travelling expenses	5,564 75
Rent, heat and taxes	1,457 30
Salaries, officers' and auditors' fees	11,476 84
Medical Examiners' salary and expenses	1,045 00
Printing, stationery and advertising	2,138 72
Postage, telegrams, telephone and express	1,819 14
Premium for guarantee of lodge officers	421 25
Commissions on collections of assessments	25,596 13
Commissions on fees	552 75
Commission on capita tax	2,186 14
Canadian Fraternal Association	65 00
Manitoba Board	400 00
Other management expenses (detailed in memo.)	1,315 32
Total expenses of management	$66,273 66

(b) *Miscellaneous Expenditure.*

Life insurance claims other than endowment	261,730 40
Total disability benefits	4,702 11
Expenditure other than foregoing	657 93
Investments (not extended), $172,516.64.	
Total expenditure	$333,364 10

Schedule by ages of membership, amount of insurance, etc., at 31st December, 1914.

Attained ages.	Number of members. Col. 1	Amount of insurance. Col. 2	Amount of monthly payments. Col. 3	Number of deaths during year. Col. 4	Death losses incurred during year. Col. 5
		$ c.	$ c.		$ c.
16-24	672	654,000 00	653 67	5	4,473 60
25-29	2,998	3,105,000 00	3,159 43	10	10,500 00
30-34	4,813	5,187,250 00	5,424 79	19	20,198 80
35-39	5,201	5,832,500 00	6,307 44	21	23,795 04
40-44	4,508	5,317,500 00	5,942 20	25	30,000 00
45-49	3,561	4,472,000 00	5,135 71	24	30,692 69
50-54	2,725	3,660,000 00	4,073 22	19	26,339 89
55-59	1,761	2,459,250 00	2,756 97	16	21,930 83
60-64	1,004	1,430,500 00	1,681 17	22	30,000 00
65-69	522	745,750 00	858 06	21	30,420 81
70-74	223	314,750 00	352 80	13	20,000 00
75-79	89	116,500 00	127 05	5	6,245 07
80-84	27	32,000 00	38 42	4	5,000 00
85 and over	9	12,000 00	14 39	3	3,000 00
Totals	28,113	33,339,000 00	36,525 32	207	262,596 73

THE HIGH COURT OF THE CANADIAN ORDER OF FORESTERS.

(Returns Book, p. 130.)

ANNUAL STATEMENT FOR THE YEAR ENDING 31ST DECEMBER, 1914.

Head Office, 84 Market Street, Brantford, Ontario.

Organized 25th November, 1879, and incorporated in Ontario 1st December, 1879.

The Executive Officers of the Society at the 31st December, 1914, were as follows:

J. A. Stewart, High Chief Ranger	Perth, Ont.
J. A. A. Brodeur, High Vice-Chief Ranger	Montreal, Que.
Alf. P. VanSomeren, High Secretary	Brantford, Ont.
Robert Elliott, High Treasurer	Brantford, Ont.

J. A. Stewart	Elected Members	Perth, Ont.
J. A. A. Brodeur		Montreal, Que.
A. R. Coffin		Truro, N.S.
H. J. Stevenson		Toronto, Ont.
R. T. Kemp		Listowel, Ont.
A. R. Galpin		London, Ont.
F. H. Davidson		Winnipeg, Man.

I. CURRENCY OF INSURANCE CERTIFICATES.

Amounts covered by contracts other than for Endowment or for Sick and Funeral Benefits, $90,889,000.00.

II. MOVEMENT IN INSURANCE CERTIFICATES.

(*a*) Contracts for Endowments or for Benefits in the nature thereof: None.

(*b*) *Contracts for Insurance other than Endowments, Sick Benefits or Funeral Benefits.*

	Number.	Amount.	Number.	Amount.
				$ c.
Contracts in force 31st December, 1913			90,555	89,925,000 00
Add contracts taken during 1914, new or renewed			7,038	6,629,000 00
Gross number and amount of contracts on foot at any time during 1914			97,593	96,554,000 00
Deductions:		$ c.		
Contracts matured in 1914	599	517,000 00		
Contracts lapsed and cancelled in 1914	5,437	5,048,000 00		
Total deductions extended	6,036	5,665,000 00	6,036	5,665,000 00
Net contracts in force 31st December, 1914			91,557	90,889,000 00

III. Funeral Benefits.

The Funeral Benefits are undertaken by the High Court and the Subordinate Courts, and the total membership of this department was, at the 31st December, 1914, 61,271.

Number of members of the Society who died during 1914, 599.

The total amount of Funeral Benefits paid in 1914, High Court, $18,300.00; Subordinate Courts, $2,975.35.

The total amount of cash standing to the credit of the Sick and Funeral Benefit Fund at 31st December, 1914, was: High Court, $403,284.77; Subordinate Courts, $224,675.70.

IV. Sick Benefits.

The Sick Benefits are undertaken by the High Court and Subordinate Courts.

Number of Claims for Sick Benefits during 1914, 7,319.

Total amount of Sick Benefits paid in 1914, High Courts, $170,130.35; Subordinate Courts, $23,898.12.

Number of weeks' sickness experienced in 1914, 39,004.

Amount paid for medical attendance during 1914 (subordinate), $7,993.59.

Total amount of cash standing to the credit of the Sick and Funeral Benefit Fund at 31st December, 1914. See under Funeral Benefits.

V. Assets.

Cash value of real estate (office premises)		$13,375 43
Cash value of bonds, debentures and other securities, as per list enclosed		5,047,971 29
Actual cash on hand, as per audit statement 31st December, 1914	$224,675 70	
(Cash mentioned in above item is held by Treasurers and Trustees of Subordinate Courts.)		
Cash on deposit to Society's credit, not drawn against, in the following chartered banks:		
Standard Bank, Brantford (current account)		$106,027 82
Standard Bank, Brantford (current account)		1,198 67
Union Bank, Winnipeg (current account)		7,855 55
Union Bank, Winnipeg, Winnipeg (current account)		181 71
Royal Bank, Quebec		5,000 00
Standard Bank, Brantford (general fund account)		5,977 14
Dues and assessments due and unpaid		3,599 97
Interest due and accrued		102,065 19
Office furniture and fixtures		9,943 28
Total assets of Life Insurance Fund (not extended)	$4,832,733 01	
Total assets of Sick and Funeral Fund (not extended)	412,762 73	
All other assets		2,429 75
Total assets		$5,305,625 80

VI. Liabilities.

Amount of claims admitted	$27,142 86
Amount of Sick and Funeral Benefit claims, standing unpaid or unadjusted	588 70
Amount of all other liabilities	1,637 69
Total liabilities	$29,369 25

VII. Miscellaneous.

Suits instituted against the Society during 1914:

Elizabeth Moore, Plaintiff. Defence, the death was caused directly by intoxicating liquors. Supreme Court of Ontario, $1,000.00. Case stands for trial.

Annie Linke, Plaintiff. Presumption of death. Supreme Court of Ontario, $1,000.00; decision in favor of plaintiff. Case appealed.

Rose Monaghan, plaintiff, Supreme Court of Ontario, $1,000.00; presumption of death; case stands for trial.

Assessments for purposes of life insurance certificates are made monthly.

Twelve assessments were made in 1914, payable on or before the last day of each month for the next succeeding month.

The Society's accounts were, during 1914, daily audited by resident auditors.

The following books of record or account are kept for purposes of insurance certificates or benefits: Cash Book, Record Books, Certificate Registers, Insurance and Sick and Funeral Benefit Ledgers.

Names and post office addresses of the Auditors for 1914 were as follows: W. L. Roberts, Brantford; A. Shultis, Brantford, Ont.

Certain changes were made during 1914 in the Constitution in relation to insurance certificates and benefits.

Amount of High Secretary's bond, $60,000; High Court Treasurer's bond, $75,000.

Number of certificate holders in Ontario at 31st December, 1914, 48,335.

Amount of insurance in force in Ontario at 31st December, 1914, $48,069,500.00.

Number of members in Ontario who died during 1914, 331.

Amount of death benefits paid to Ontario members during 1914, $339,936.10.

VIII. Cash Receipts.

	High Court.	District High Court.	Subordinate Courts.
Cash balance from 1913 (not extended), $4,749,961.92.			
Cash received during 1914:			
Application and initiation fees	.....	.....	$11,188 43
Dues	.....	.....	184,659 95
Assessments	$990,203 25	.....	.....
Capital tax	111,091 25	11,528 20	.....
Fees	14,958 25	1,546 00	.....
Supplies sold	1,970 63	488 44	.....
Premiums for guarantee bonds	3,305 00	360 00	.....
Interest	244,311 45	41 84	.....
Other sources	4,456 53	1,238 25	89,493 11
Cash received from investments (not extended), $240,349.85,			
Totals	$1,370,296 36	$15,202 73	$285,341 49

IX. Cash Expenditure.

(a) *Expenses of Management.*

	High Court.	District High Court.	Subordinate Courts.
Cash paid during 1914 for:			
Capitation tax Dist. High Court	.....	$4,000 00	.....
Office expenses District High Court	.....	961 59	.....
Organization expenses	$68,753 34	4,250 10	.....
Law costs	1,164 67	.....	.....
Grants	4,065 00	450 00	.....
Registration fees	352 00	.....	.....
Investigation expenses	159 28	.....	.....
Executive Committee	1,162 94	55 20	.....
Exchange	854 08	.....	.....
Expenses of High Court and District High Court Meetings	3,233 55	1,443 60	.....
Supplies bought	3,256 37	288 10	.....
Travelling expenses	223 90	.....	.....
Rent, light, heat, taxes and water rates	802 32	.....	.....
Managing officers' salaries and officers' and auditors' fees	12,000 00	2,760 00	.....
Other officers	.....	57 00	.....
Medical Board expenses	285 46	267 75	.....
Clerk hire	13,907 13	692 00	.....
Official journal	6,961 33	.....	.....
Printing (other than official journal) and advertising	8,442 60	552 90	.....
Postage, telegrams, etc	3,970 31	.....	.....
Guarantee of officers	1,012 08	360 00	.....
Other management expenses in memo.	3,4449 26	.....	.....
Total expenses of management	$134,055 62	$16,138 24	.....

(b) *Miscellaneous Expenditure.*

Life insurance claims	613,890 12	.....	.....
Funeral benefits	18,300 00	.....	2,975 35
Sick benefits	170,130 35	.....	23,898 12
Gratuities	1,064 15	.....	.....
Medical attendance	.....	.....	7,993 59
Office premises and furniture	2,601 75	.....	.....
Active Foreign Service Volunteers	2,003 62	.....	.....
Expenditure other than foregoing	4,000 49	.....	239,089 85
(Cash paid for investments (not extended),) $942,579.34.			
Total expenditure	$946,046 10	$16,138 24	$273,956 91

Schedule by ages of membership, amount of insurance, etc., at 31st December, 1914.

Attained ages.	Number of members. Col. 1	Amount of insurance. Col. 2	Amount of monthly payments. Col. 3	Number of deaths during year. Col. 4	Death losses incurred during year. Col. 5
		$ c.	$ c.		$ c.
16–24	10,739	10,128.500 00	6,194 08	27	25.000 00
25–29	13,214	12,535,500 00	7,867 08	44	41,846 16
30–34	14,657	14,081,000 00	9,191 92	56	53,785 72
35–39	14,563	14,193.000 00	9,738 99	67	63,346 16
40–44	12,709	12,696.500 00	9,309 07	80	77,350 00
45–49	10.215	10,571,000 00	8,167 97	82	80,997 06
50–54	7,606	8.205,500 00	6,653 41	68	79,252 11
55–59	4,423	4,839,000 00	4,197 98	55	65,500 00
60–64	2,014	2,174,000 00	1,876 54	48	53,818 03
65–69	923	965,000 00	814 30	32	33,736 64
70–74	343	349,000 00	252 55	26	25,958 24
75–79	102	102,000 00	68 00	9	8,300 00
80–84	46	46,000 00	29 25	3	3 000 00
85 and over	3	3,000 00	1 95	2	2,000 00
Totals	91,557	90,889,000 00	64.363 09	599	613,890 12

THE GRAND LODGE OF THE CANADIAN ORDER OF ODDFELLOWS.

(Returns Book, p. 142.)

ANNUAL STATEMENT FOR THE YEAR ENDING 31ST DECEMBER, 1914.

Head Office, 72 Queen Street West, Toronto.

Organized in June, 1852, and incorporated in Ontario 12th September, 1882.

The Executive Officers of the Society at the 31st December, 1914, were as follows:

C. H. Denton, Grand Master ..... Tillsonburg.
Adam Thompson, M.D., Past Grand Master..... Galt.
C. H. Bamfylde, Deputy Grand Master ..... Hamilton.
Robert Fleming, Grand Secretary, 72 Queen St. W. ..... Toronto.
W. H. Shaw, Grand Treasurer, 391 Yonge St..... Toronto.
T. S. Hudson, Grand Lodge Representative..... Montreal.
D. F. Palmer, Grand Lodge Representative..... Toronto.

I. CURRENCY OF INSURANCE CERTIFICATES.

Amount covered by contracts other than for endowments or for Sick or Funeral benefits in force 31st December, 1914.....	$2,517,656 67

II. MOVEMENT IN INSURANCE CERTIFICATES.

(a) Contracts for Endowments or for Benefits in the nature thereof.

	Number.	Amount.	Number.	Amount.
				$ c.
Contracts in force 31st December, 1913.....			34	14,000 00
Gross number and amount of contracts on foot at any time during 1914			34	14,000 00
Deductions:				
Contracts matured in 1914.....	5	$1,390 00		
Contracts surrendered in 1914.....	.....	.....		
Contracts cancelled in 1914.....	.....	.....		
Add to above deductions the amount by which various certificates still on foot were reduced during 1914	5	410 00		
Total deductions extended.....	.....	1,800 00	5	1,800 00
Net endowment contracts on foot 31st December, 1914			29	12,200 00

(b) Contracts for Insurance other than Endowments, Sick Benefits or Funeral.

	Number.	Amount.
		$ c.
Net contracts in force 31st December, 1913	3,722	2,700,598 42
Add contracts taken in 1914, new or renewed	195	116,250 00
Add amount by which various certificates were increased during 1914 (reinstated)	5	3,250 00
Gross number and amount of contracts on foot at any time during 1914	3,922	2,820,098 42

	Number.	Amount.		
Deductions:		$ c.		
Contracts matured in 1914	33	27,550 00		
Contracts lapsed, surrendered or cancelled in 1914	357	273,929 00		
Add to above deductions the amount by which various certificates still on foot were reduced during 1914	.....	962 75		
Total deductions extended	390	302,441 75	390	302,441 75
Net contracts on foot 31st December, 1914			3,532	2,517,656 67

III. Funeral Benefits.

Funeral benefits are undertaken by the Grand Lodge. Total membership of subordinate bodies, at 31st December, 1914, 3,532.

Thirty-three members died during 1914, and the amount of funeral benefits paid was $1,400.00.

Twenty-two members' wives died in 1914, and the amount of funeral benefits paid in 1914 was $440.00.

Total cash standing to credit of Funeral Fund, 31st December, 1914: None.

IV. Sick Benefits.

Sick benefits are undertaken by Grand and Subordinate Lodges.

Number of members who received sick benefits in 1914: Grand Body, 10; Subordinates, 268.

The total amount of benefits paid in 1914: Grand Body, $166.73; Subordinates, $4,386.03.

Number of weeks' sickness experienced in 1914: Grand Body, 51½; Subordinates, 1,397 2-7.

The total amount paid for medical attendance was $1,815.20.

Total cash standing to credit of Sick Fund: Grand Body, $2,027.74.

V. Assets.

		Grand Body.	Subordinate Bodies.
Cash value of mortgages		$20,267 50	$7,229 00
Cash value of bonds, debentures and securities		118,667 29	1,348 89
Cash on hand		14 64	
Cash on deposit to the Society's credit, not drawn against, as follows:			
In Dominion Bank, Toronto		20,639 91	15,193 00
Dues and assessments due and unpaid		3,645 78	1,718 64
Interest due and accrued on mortgages		926 41	171 71
Interest due and accrued on bonds, debentures and securities		2,538 34	
Total assets of Life Insurance Fund (not extended)	$162,844 40		
Total assets of Sick Fund (not extended)	2,027 74		
Total assets of Guarantee Fund (not extended)	500 00		
All other assets		2,520 33	7,020 63
Total assets		$169,220 20	$32,681 87

VI. Liabilities.

Amount of claims admitted		$3,350 00	
Amount of claims resisted		2,000 00	
Amount of other liabilities		3,267 33	1,144 28
Total liabilities		$8,617 33	$1,144 28

VII. Miscellaneous.

Assessments are made for purposes of life insurance monthly, and are payable on the first of each month. Twelve such assessments were made during 1914.

Books of record or account kept by the Society: Register of Certificates, Register of Lodges, Cash Book, Journals and Ledgers.

The Society's books were duly audited 20th January, 1915.

The names and post office addresses of the auditors for 1914 were as follows: W. L. Young, Markdale, Ont.; W. R. Day, Toronto.

No changes were, during 1914, made in the Constitution and Rules, in respect of insurance certificates or benefits.

Amount of bond of Grand Secretary, $2,000.00.

Amount of bond of Grand Treasurer, $2,000.00.

Number of members in Ontario, 3,425.

Number of certificate holders in Ontario at 31st December, 1914, 3,351.

Amount of insurance in force in Ontario at 31st December, 1914, $2,377,156.67.

Number of members in Ontario who died during 1914, 29.

Amount of death benefits paid to Ontario members during 1914, $23,747.00.

Amount of disability benefits paid to Ontario members during 1914, $800.00.

Amount of endowment benefits paid to Ontario members during 1914, $1,390.00.

VIII. Cash Receipts.

Cash balance from 1913 (not extended), Grand Body, $8,373.59.
Cash balance from 1913 (not extended), Subordinate Body, $17,272.12.

	Grand Body.	Subordinate Bodies.
Cash received during 1914 from:		
Initiation fees	.....	$53 50
Registration fees	$345 50	236 00
Assessments (premiums)	40,439 52	21,478 20
Per capita tax and levies	9,126 98	
Charter fees	50 00	
Supplies sold	54 90	
Rent	.....	630 57
Interest	7,525 61	399 81
Premiums for guarantee	246 00	
All other sources	4,476 01	711 16
From investment (not extended), $5,071.28.		
Total receipts	$62,264 52	$23,509 24

IX. Cash Expenditure.

(a) *Expenses of Management.*

	Grand Body.	Subordinate Bodies.
Cash paid during 1914 for:		
Per capita tax or levies	.....	$10,667 74
Commission and organization	$3,036 95	
Law costs	300 00	
Registration fees	35 00	
Expenses of meeting	870 65	
Supplies bought	394 25	
Travelling expenses	393 70	
Rent, light, heat and taxes	600 00	1,635 50
Salaries, officers' and auditors' fees	2,475 04	2,121 56
Clerk hire	1,096 22	
Medical Examiner's salary	400 00	
Official journal of proceedings	752 87	
Printing, stationery and advertising	129 40	
Postage, telegrams and express	279 82	
Premium for guarantee	16 00	
Other expenses (memo. enclosed)	413 71	2,884 72
Total expenses of management	$11,193 61	$17,309 52

(*b*) *Miscellaneous Expenditure.*

Endowments	1,390 00	
Life insurance claims	26,747 00	
Funeral benefits	1,840 00	
Sick benefits	166 73	4,397 03
Disability benefits	800 00	
Medical attendance	.....	1,815 20
Cash paid for investments (not extended), $12,917.50.		
Total expenditure	$42,137 34	$23,521 75

Schedule by ages of membership, amount of insurance, etc., at 31st Deecmber, 1914.

Attained ages.	Number of members Col. 1.	Amount of insurance. Col. 2.	Amount of monthly payments. Col. 3.	Number of deaths during year. Col. 4.	Death losses incurred during year Col. 5.
		$ c.	$ c.		$ c.
16-24	252	125,000 00	119 26	2	1,500 00
25-29	293	173.500 00	194 03	1	1,000 00
30-34	378	225,250 00	288 39	4	3,000 00
35-39	426	291,402 00	451 85	2	2,000 00
40-44	486	353,850 00	659 11	2	2,000 00
45-49	437	347,310 00	698 18	5	3,250 00
50-54	446	366,784 67	738 71	3	2,500 00
55-59	304	259,000 00	521 61	3	2,500 00
60-64	203	177,950 00	357 83	4	3,700 00
65-69	172	141,810 00	285 95	3	3.500 00
70-74	47	39,700 00	80 75	1	1,400 00
75-79	10	7,900 00	17 09	1	1,000 00
80-84	1	500 00	1 01	.....	.....
85 and over	77	7.700 00	10 01	2	200 00
Totals	3.532	2,517.656 67	4,423 78	33	27,550 00

THE SONS OF ENGLAND BENEFIT SOCIETY.

(File 1, p. 193.)

ANNUAL STATEMENT FOR THE YEAR ENDING 31ST DECEMBER, 1914.

Head Office, 58 Richmond St. East, Toronto.

Organized, 12th December, 1874; incorporated, 19th February, 1875.

The Executive Officers of the Society, at the 31st December, 1914, were as follows:

W. H. Randall, Supreme President ..... Toronto.
D. J. Proctor, Supreme Vice-President ..... Toronto.
E. A. Miller, Past Supreme President ..... Aylmer.
John W. Carter, Supreme Secretary ..... Toronto.
C. Meech, Supreme Treasurer ..... Toronto.

I. CURRENCY OF INSURANCE CERTIFICATES.

Amount covered by contracts, other than endowments, or for sick or funeral benefits in force 31st December, 1914, $4,414,200.00.

II. MOVEMENT IN INSURANCE CERTIFICATES.

(*a*) Contracts for endowments or for Benefits in the nature thereof.—None.

(*b*) *Contracts for Insurance, other than Endowments, Sick Benefits or Funeral Benefits.*

	Number.	Amount.	Number.	Amount.
				$ c.
Contracts in force 31st December, 1913			5,078	4,636,025 00
Contracts taken during 1914			103	76,750 00
Add amount by which various certificates were increased during 1914				1,250 00
Gross number and amount on foot at any time during 1914			5,181	4,714,025 00
Deductions:				
		$ c.		
Contracts matured in 1914	73	68,300 00		
Contracts lapsed in 1914	224	216,025 00		
Contracts not matured in 1914	10	12,500 00		
Amount by which various certificates still on foot were reduced		3,000 00		
Total deductions extended	307	299,825 00	307	299,825 00
Net contracts on foot 31st December, 1914			4,874	4,414,200 00

III. Funeral Benefits.

Funeral benefits are undertaken by the Supreme Lodge, with a membership of adults, 33,511; juveniles, 2,171.

Number of members of the Society who died during 1914, 232.

The total amount of funeral benefits paid in 1914 was $22,926.95.

Number of members' wives who died during 1914, 149, and the amount paid in respect thereof was $7,325.00.

Number of members' children who died during 1914, 25, amount paid in respect thereof was 352.50.

Number of juvenile members who died during 1914, 1; amount paid in respect thereof, $25.00.

The total amount of cash standing to credit of juvenile funeral fund at 31st December, 1914, was $31,254.66.

IV. Sick Benefits.

Number of members who received sick benefits during 1914, 3,505.

The total amount of benefits paid during 1914: Supreme Body, $40.50; Grand Body, $702.39; Subordinate bodies, $55,343.78; Juvenile branch, $1,107.81.

Number of weeks' sickness experienced in 1914, was 18,553.

Amount paid for medical attendance during 1914 was: Grand body, $757.85; Subordinate bodies, $39,018.15; Juvenile branch, $1,370.17.

Total amount of cash standing to credit of fund at 31st December, 1914: Supreme body, $390.85; Grand Body, $3,910.46; Subordinate bodies, $261,974.67; Juvenile branch, $10,375.79.

V. Assets.

	Supreme Body.	Grand Body.	Subordinate Bodies.	Juvenile Branches.
Cash value of real estate	$37,474 93			
Cash value of mortgages	24,749 80			
Actual cash in hand 31st Dec., 1914	79 80	188 75	8,115 18	481 26
Cash deposit in the following banks:				
Imperial Bank, Toronto, and Victoria Loan and Savings Company (Lindsay) and sundry banks, sundry places	87,331 23	3,721 71	253,859 49	9,894 53
Interst due and accrued	2,769 27			
Total assets, Insurance Fund (not extended) $53,132 03				
Total assets, Sick Fund 276,260 92				
Total assets, Guarantee Fund 6,160 92				
Total assets, General Fund. 67,287 76				
Total assets, Funeral Fund. 39,744 87				
Aggregate of all other assets	13,920 55			
Total assets	$166,325 58	$3,910 46	$261,974 67	$10,375 79

VI. Liabilities.

	Supreme Body.	Subordinate Bodies.	Juvenile Branches.
Amounts of claims admitted by the Society	$12,500 00	.....	.....
Amount of other liabilities	.....	$4,087 68	$149 58
Total liabilities	$12,500 00	$4,087 68	$149 58

VII. Miscellaneous.

No actions or proceedings were taken by or against the Society during 1914.

Assessments for the purpose of life insurance are made monthly.

Fifteen such assessments were made during 1914, payable first of each month.

The books and accounts were duly audited January 29th, 1915.

Books of account kept by the Society: Cash books and Ledgers of both the Funeral Benefit Department and Beneficiary Department.

Names and post office addresses of auditors: C. Richardson and W. Barker, Toronto.

Certain changes were made during 1914, in the constitution and rules in respect of insurance certificates or benefits and rates.

Amount of bond of Grand Secretary, $3,000.00.

Amount of bond of Grand Treasurer, $1,000.00.

Number of members in Ontario, 20,505.

Number of certificate holders in Ontario, 3,383.

Amount of insurance in force in Ontario at 31st December, 1914, $3,515,725.00.

Number of members in Ontario who died during 1914, 58 beneficiary and 160 funeral claims.

Amount of insurance benefits paid to Ontario members in $58,000.00.

Amount of disability benefits paid to Ontario members in 1914, $600.00.

Amount of funeral benefits paid to Ontario members during 1914, $21,210.95.

VIII. Cash Receipts.

Cash balance from 1913 (not extended), Supreme Lodge, $90,722.00.

Juvenile and Subordinate, $262,958.78.

Cash received during 1914 from:

	Supreme Body.
Registration (F. Ben.)	$2,284 05
Dues	113 57
Assessments: Funeral and Beneficiary	87,400 77
Per capita tax and levies	29,158 09
Charter fees	283 60
Supplies sold	6,622 52
Interest	3,040 01
Premiums for guarantee of lodge officers	462 71
Rent	4,644 55
All other sources	285 72
Cash received from investments, $100.00.	
Total receipts	$134,295 59

Receipts by Grand body, $4,818.92.

Receipts by Subordinate branches, $217,851.99.

Receipts by Juvenile branches, $5,862.37.

IX. Cash Expenditure.

(a) *Expenses of Management.*

	Supreme Body.	Grand Body.	Subordinate Bodies.	Juvenile Branches.
Cash paid during 1914 for:				
Commission	$2,968 18	.....	.....	.....
Law costs	235 47	.....	.....	.....
Registration fees	140 00	.....	.....	.....
Investigation of claims	321 00	.....	.....	.....
Executive and Trustee meetings	452 05	.....	.....	.....
Expenses of general meeting	932 90	.....	.....	.....
Supplies bought	5,627 64	.....	.....	.....
Travelling expenses	800 00	.....	.....	.....
Rent, light, heat and taxes	3,047 77	.....	.....	.....
Managing officers' salary and expenses	3,541 66	.....	.....	.....
Medical examiner's fees	72 00	.....	.....	.....
Clerk hire	4,645 00	.....	.....	.....
Official Journal	3,600 00	.....	.....	.....
Printing, stationery and advertising	2,516 26	.....	.....	.....
Postage, telegrams and express	1,259 16	.....	.....	.....
Premiums for guarantee of lodge officers	37 58	.....	.....	.....
Other management expenses	677 51	.....	.....	.....
Total expenses of management	$30,874 78	.....	.....	.....

(b) *Miscellaneous Expenditure.*

Life insurance payments	$68,300 00	.....	.....	.....
Funeral benefits	30,623 45	.....	.....	.....
Total disability benefits	600 00	.....	.....	.....
Sick benefits (members at large)	40 50	.....	.....	.....
Returned assessments, over age joining benefit	734 15	.....	.....	.....
Gratuities, Christmas	93 00	.....	.....	.....
Expenditures other than foregoing	1,590 88	4,758 53	213,129 56	5,078 44
For investments (not extended), $9,849.80.				
Total expenditure	$132,856 76	$4,758 53	$213,129 56	$5,078 44

Schedule by ages of membership, amount of insurance, etc., at 31st December, 1914.

Attained ages.	Number of members. Col. 1	Amount of insurance. Col. 2	Amount of monthly payments. Col. 3	Number of deaths during year. Col. 4	Death losses incurred during year. Col. 5
		$ c.	$ c.		$ c.
16-24	136	117,000 00	93 51	1	500 00
25-29	242	211,500 00	180 58	2	2,000 00
30-34	463	406,250 00	363 74	.....	.....
35-39	489	460,500 00	421 24	3	2,500 00
40-44	615	589,250 00	545 61	3	2,500 00
45-49	666	709,200 00	611 28	6	6,000 00
50-54	572	623,250 00	526 59	7	6,000 00
55-59	425	494,900 00	429 74	5	5,000 00
60-64	320	362,900 00	320 79	14	14,300 00
65-69	239	269,600 00	268 35	12	13,200 00
70-74	129	134,500 00	151 03	10	9,525 00
75-79	26	25,950 00	40 08	7	4,475 00
80-84	8	8,400 00	14 38	2	2,300 00
85 and over	1	1,000 00	2 67	.....	.....
Totals	4,331	4,414,200 00	3,969 59	72	68,300 00

SONS OF SCOTLAND BENEVOLENT ASSOCIATION.

(Returns Book, p. 552.)

ANNUAL STATEMENT FOR THE YEAR ENDING 31ST DECEMBER, 1914.

Head Office, 15 King Street West, Toronto.

Organized 27th June, 1876; incorporated in Ontario, 8th April, 1880.

The Executive Officers of the Society at the 31st December, 1914, were as follows:

F. S. Mearns, Grand Chief..... Toronto.
A. C. Gordon, Grand Chieftain ..... Toronto.
Alexander Hay, Grand Treasurer..... Toronto.
Donald M. Robertson, Grand Secretary..... Toronto.

I. CURRENCY OF INSURANCE CERTIFICATES.

Amount covered by contracts other than for endowments, sick or funeral benefits, $5,085,887.00.

II. MOVEMENT IN INSURANCE CERTIFICATES.

(*a*) Contracts for endowments or for Benefits in the nature thereof.—None.

(*b*) *Contracts for Insurance other than Endowments, Sick Benefits or Funeral Benefits.*

	Number.	Amount.	Number.	Amount.
				$ c.
Contracts in force 31st December, 1913			6,851	5,185,387 00
Add contracts taken during 1914			584	319,250 00
Gross number and amount of contracts on foot at any time during 1914			7,435	5,504,637 00
Deductions:				
		$ c.		
Contracts matured in 1914	78	63,000 00		
Contracts lapsed in 1914 / Contracts surrendered in 1914 / Contracts cancelled in 1914	671	355,750 00		
Total deductions extended	749	418,750 00	749	418,750 00
Net contracts on foot 31st December, 1914			6,686	5,085,887 00

III. Funeral Benefits.

Funeral benefits (if any) are undertaken by the subordinate camps.

IV. Sick Benefits.

Sick benefits are undertaken under the Grand Camp Constitution and By-laws.
Number of members who received sick benefits in 1914, 88.
Total amount of benefits paid in 1914, in respect of sick members, $1,538.09.
Number of weeks' sickness experienced during 1914, 461 1-7.
Total amount of cash standing to credit of fund, $5,941.11.

V. Assets.

Cash value of mortgages	$4,800 00
Cash value of bonds, debentures, etc.	463,136 29
Cash on hand	2,838 43
Cash on deposit, Bank of Hamilton, Toronto	57,690 09
Imperial Bank, Toronto	2.921 91
Royal Bank, Ingersoll	5,801 84
Royal Bank, Toronto	6,948 16
Bank of Hamilton, Toronto (Sick Benefit Fund)	5,917 94
Deposit with Quebec Government	5,000 00
	$555,054 66
Less outstanding cheque	1,020 08
Total assets	$554,034 58

VI. Liabilities.

Amount of claims admitted	$9,562 50
Total liabilities	$9,562 50

VII. Miscellaneous.

Assessments are made for purposes of life insurance certificates monthly. Twelve assessments were made during 1914, payable on the 1st day of each month.

The Society's accounts were audited 11th and 13th January, 1915. The books of record or account kept for purposes of insurance certificates or benefits: Register of Subordinate Camps, showing particulars of each certificate issued: Ledger.

The names and post office addresses of the auditors of accounts for 1914 were: A. D. McIntyre, Williamstown, and H. M. Ferguson, Toronto.

Amount of bond of Grand Secretary, $6,000.

Amount of bond of Grand Treasurer, none.

Certain changes were made, during 1914, in the Constitution, in relation to insurance certificates or benefits.

Number of certificate holders in Ontario at 31st December, 1914, 5,886.

Number of members in Ontario who died during 1914, 74.

Amount of death benefits paid to Ontario members during 1914, $63,245.47.

Amount of insurance in force in Ontario, 31st December, 1914, $4,546,637.00.

VIII. Cash Receipts.

Cash balance from 1913, $505,277.64.

	Grand Camp.	Subordinate Camps.
Cash received during 1914 from:		
Initiation fees	.....	$1,093 50
Dues	.....	14,029 01
Assessments	88,423 29	89,625 79
Per capita tax	11,829 52	
Supplies sold	967 56	
Interest	24,406 16	
All other	1,128 14	2,536 58
Total cash receipts	$126,754 67	$107,284 88

IX. Cash Expenditure.

(a) *Expenses of Management.*

	Grand Camp.	Subordinate Camps.
Cash paid during 1914 for:		
Commission and organizing	$3,976 00	$59 00
Per capita tax	.....	11,737 60
Registration fees	140 00	
Fraternal Association fee	40 00	
Guarantee bond Grand Secretary	30 00	
Supplies bought	213 53	842 06
Travelling expenses	56 90	
Medical Examiner's salary and expenses	544 87	
Salaries, officers' committees' and auditors' fees	1,830 00	
Clerk hire	1,300 00	
Postage, telegrams and express	287 13	
Printing, etc.	304 70	
Premiums for Guarantee Bonds	128 40	
Other expenses	1,145 57	
Total expenses of management	$9,997 10	$13,338 66

(b) *Miscellaneous Expenditure.*

Life insurance claims other than endowments	66,394 19	
Sick benefits	1,538 09	
Expenditure other than foregoing	68 35	5,072 39
Total expenditure	$77,997 73	$18,411 05

Schedule by ages of membership, amount of insurance, etc., at 31st December, 1914.

Attained ages.	Number of members. Col. 1	Amount of insurance. Col. 2	Amount of monthly payments. Col. 3	Number of deaths during year. Col. 4	Death losses incurred during year. Col. 5
		$ c.	$ c.		$ c.
16-24	326	183,000 00	172 22	1	250 00
25-29	550	331,000 00	337 20	3	2,000 00
30-34	676	393,500 00	432 84	3	1,486 64
35-39	722	487,000 00	578 81	.....	.....
40-44	774	545,671 00	695 39	5	2,500 00
45-49	818	630,601 00	871 24	6	5,250 00
50-54	894	733,075 00	1,133 78	11	9,132 35
55-59	726	643,005 00	1,107 54	13	11,500 00
60-64	547	510,035 00	1,023 47	10	7,774 59
65-69	433	399,000 00	940 61	9	8,356 50
70-74	153	160,000 00	398 51	6	5,408 04
75-79	65	68,500 00	206 25	9	7,190 13
80-84	2	1,500 00	4 58	.....	.....
85 and over	.....	.....	.....	.....	.....
Totals	6,686	5,085,887 00	7,902 44	76	60,848 25

THE GRAND ORANGE LODGE OF BRITISH AMERICA BENEFIT FUND.

(File I, p. 58.)

ANNUAL STATEMENT FOR THE YEAR ENDING 31ST DECEMBER, 1914.

Head Office, 10 *Berti Street, Toronto, Ont.*

Organized 1st January, 1830, and incorporated in Canada 24th April, 1890.

The Executive Officers of the Society at the 31st December, 1914, were as follows:—

Daniel D. Ellis, M.D., President	Fleming, Sask.
Isaac Crowley, Secretary	Toronto.
Frank Somers, Jr., Treasurer	Toronto.
J. J. Williams, M.D., Executive	Woodstock.
Wm. Crawford, Executive	Toronto.
J. C. Boylen, Executive	Toronto.
H. C. Hocken, Executive	Toronto.

I. CURRENCY OF INSURANCE CERTIFICATES.

II. MOVEMENT IN INSURANCE CERTIFICATES.

(*a*) Contracts for endowments or for Benefits in the nature thereof.—None.

(*b*) *Contracts for insurance other than Endowments, Sick Benefits, or Funeral benefits.*

	Number.	Amount.	Number.	Amount.
				$ c.
Contracts in force 31st December, 1913			6,436	6,223,500 00
Add contracts taken during 1914, new or renewed			784	738,000 00
Gross number and amount of contracts on foot at any time during 1914			7,220	6,961,500 00
Deductions:				
		$ c.		
Contracts matured in 1914	62	61,500 00		
Contracts lapsed in 1914	1,345	1,285,000 00		
Total deductions carried out	1,407	1,346,500 00	1,407	1,346,500 00
Net contracts on foot at 31st December, 1914			5,813	5,615,000 00
Number of certificate holders in good standing at 31st December, 1914			5,813	5,615,000 00

III. Funeral Benefits.

Funeral benefits are undertaken by the Subordinate Bodies, with a membership at 31st December, 1914.—No information.

IV. Sick Benefits.

No information.

V. Assets.

Cash value of mortgages	$12,600 00
Cash value of bonds, debentures, etc.	35,938 47
Cash in Secretary's hands	289 53
Cash on deposit to Society's credit, not drawn against, in Bank of Toronto, Toronto	34,909 40
Total assets	$83,737 40

VI. Liabilities.

Amount of claims admitted	$6,000 00
Total liabilities	$6,000 00

VII. Miscellaneous.

No actions or proceedings were taken by or against the Society.

One assessment per month is made for purposes of insurance certificates or benefits. Twelve such assessments were made during 1914, and were payable at the 1st of each and every month.

The Society's accounts were duly audited on January 19th, 1915.

The following books of record and account are kept for purposes of insurance certificates or benefits: Assessment Register, Death Register, Cash Book, Agent's Book, Ledger and Bank Book.

Names and post office addresses of the auditors for 1914 were as follows: John H. Delamere, Minden; and James F. Harper, Hamilton.

Certain changes were, during 1914, made in the management and constitution and rules of the Society in relation to insurance certificates and benefits.

Secretary's bond, $3,000; Treasurer's bond,—None.

Number of certificate holders in Ontario, 4,205.

Amount of insurance in force in Ontario, 31st December, 1914, $4,039,500.00.

Number of members in Ontario who died during 1914, 39.

Amount of death benefits paid to Ontario members during 1914, $41,500.00.

VIII. Cash Receipts.

Cash balance from 1913 (not extended), $61,645.88.

Cash received during 1914 from:	
Application fees	$2,362 00
Dues	9,801 00
Assessments	83,360 72
Interest	2,917 94
Other sources	202 76
Repayment of investments, $317.99.	
Total receipts	$98,644 42

IX. Cash Expenditure.

(a) *Expenses of Management.*

Cash paid during 1914 for:	
Commission and organization expenses	$5,951 57
Law costs	776 12
Registration fees	131 65
Supplies bought	256 49
Travelling expenses	304 00
Rent, light, heat and taxes	592 99
Salaries, officers' and auditors fees	2,160 00
Medical examiner's salary and expenses	1,816 50
Clerk Hire	2 265 75
Printing, stationery and advertising	1,167 33
Postage, telegrams and express	793 68
Premiums for guarantee	15 00
Investigation of claims	125 00
Total expenses of management	$16,356 08

(b) *Miscellaneous Expenditure.*

Life insurance claims	59,589 72
Expenditure other than foregoing	142 10
Actuarial valuation	465 00
For investments (not extended), $12,600.00.	
Total expenditure	$76,552 90

Schedule by ages of membership, amount of insurance, etc., at 31st December, 1914.

Attained ages.	Number of members. Col. 1	Amount of insurance. Col. 2	Amount of monthly payments. Col. 3	Number of deaths during year. Col. 4	Death losses incurred during year. Col. 5
		$ c.	$ c.		$ c.
16-24	518	502,000 00	459 89	2	1,500 00
25-29	638	610,000 00	625 58	3	3,000 00
30-34	736	689,000 00	796 58	3	3,000 00
35-39	723	690,500 00	881 46	2	2,000 00
40-44	717	684,000 00	973 65	2	2,000 00
45-49	700	667,500 00	1,072 80	4	4,010 00
50-54	624	615,500 00	1,035 13	9	9,000 00
55-59	532	531,500 00	984 58	6	6,000 00
60-64	274	274,000 00	517 56	13	13,079 72
65-69	173	173,000 00	336 47	8	8,000 00
70-74	140	140,000 00	318 16	7	7,000 00
75-79	28	28,000 00	67 35	1	1,000 00
80-84	7	7,000 00	18 47	.....	.....
85 and over	3	3,000 00	11 01	.....	.....
Totals	5,813	5,615,000 00	8,098 69	60	59,589 72

SUPREME COUNCIL OF THE ROYAL ARCANUM.

(File I, p. 50.)

ANNUAL STATEMENT FOR THE YEAR ENDING 31ST DECEMBER, 1914.

Head Office, 407 Shawmut Avenue, Boston, Mass.

Chief Agent and Attorney for Ontario, Lyman Lee, Hamilton.

Organized 23rd June, 1877; incorporated in Massachusetts 5th November, 1877.

The Executive Officers of the Society at the 31st December, 1914, were as follows:

Frank B. Wilkersham, Supreme Regent .....Harrisburg, Pa.
Samuel N. Hoag, Supreme Vice-Regent .....Mt. Vernon, N.Y.
Albert T. Turner, Supreme Secretary .....Boston, Mass.
A. S. Robinson, Supreme Treasurer .....St. Louis, Mo.

I. CURRENCY OF INSURANCE CERTIFICATES.

Amount covered by contracts other than endowments, or for sick or funeral benefits in force, 31st December, 1914, $467,413,000.00.

II. MOVEMENT IN INSURANCE CERTIFICATES.

(*a*) Contracts for endowments or for Benefits in the nature thereof.—None.

(*b*) *Contracts for Insurance other than Endowments, Sick Benefits or Funeral Benefits.*

	Number.	Amount.
		$ c.
Contracts in force 31st December, 1913	248,575	477,831,500 00
Add contracts taken during 1914 new and renewed	12,017	13,850,000 00
Add amount by which various certificates were increased during 1914	....	950,500 00
Gross number and amount of contracts on foot at any time during 1914	260,592	492,632,000 00

Deductions:	Number.	Amount. $ c.		
Contracts matured in 1914	3,798	8,775,500 00		
Contracts lapsed in 1914	10,808	14,795,000 00		
Add to above deductions the amount by which various certificates still on foot were reduced during 1914	....	1,648,500 00		
Total deductions extended	14,606	25,219,000 00	14,606	25,219,000 00
Net contracts on foot at 31st December, 1914			245,986	467,413,000 00

V. Assets.

Cash value of real estate, less incumbrances	$65,000 00
Cash value of bonds, etc.	5,012,772 00

Cash on deposit to Society's credit, not drawn against, in the following banks:

	W. & O. B. Fund.
American National Bank, Atlanta, Ga.	$9,080 60
The American National Bank, Wilmington, N.C.	8,666 45
Boston Safe Deposit & Trust, Boston	14,491 81
National Shawmut Bank, Boston	11,523 33
National Exchange Bank, Baltimore	19,322 02
Mechanics Bank, Brooklyn	21,884 32
Central National Bank, Cleveland	14,164 82
First National Bank, Chicago	11,705 71
Merchants Loan & Trust Company, Chicago	16,935 17
People's State Bank, Detroit	15,348 80
The Bank of Toronto, Montreal	14,759 25
First National Bank, Minneapolis	12,221 96
First National Bank, New York	23,989 25
Garfield National Bank, New York	16,720 20
Lincoln National Bank, Pittsburg, Pa.	15,537 26
Market & Fulton National Bank, New York	28,500 95
Central National Bank, Philadelphia	19,878 34
First National Bank, Richmond, Va.	12,545 59
Mechanics-American National Bank, St. Louis	25,677 09
Merchants-Laclede National Bank, St. Louis	20,523 12
The Bank of Toronto, Toronto, Ont.	16,490 90
Broad Street National Bank, Trenton, N.J.	14,002 98
First National Bank, Utica, N.Y.	10,913 96
The National Bank of Westfield, N.Y.	31,261 28
Wells Fargo Nevada National Bank, San Francisco, Cal.	14,145 33
Slater Trust Company, Pawtucket, R.I.	9,325 27
State Bank of Evanston, Evanston, Ill.	11,970 84
Total	$441,586 60

	General Fund.
National Shawmut Bank, Boston	$1,623 05
Central National Bank, Cleveland	119 05
People's State Bank, Detroit	39 55
The Bank of Toronto, Montreal	263 08
Garfield National Bank, New York	3,225 82
Central National Bank, Philadelphia	271 38
First National Bank, Richmond, Va.	47 82
Mechanics-American National Bank, St. Louis	725 48
The Bank of Toronto, Toronto, Ont.	83 23
Broad Street National Bank, Trenton, N.J.	69 10
First National Bank, Utica, N.Y.	45 01
The National Bank of Westfield, N.Y.	5 62
Totals	$6,518 19
Contingent Fund of Supreme Officers	8,500 00

Emergency Fund		$111,501 83
Provincial Treasurer, Quebec		5,000 00
Dues and assessments due and unpaid		727,506 55
Interest due and accrued on bonds		75,218 75
Interest due and accrued on bank balances and deposits		1,375 20
Total assets of Life Insurance Fund (not extended)	$1,124,756 19	
Total assets of Guarantee Fund (not extended)	5,156,912 58	
Total assets of General and other funds (not extended)	237,657 01	
Amount of liens secured by benefit certificates matured by death, unpaid		46,511 80
All other assets		17,834 86
Total assets		$6,519,325 78

VI. Liabilities.

Amount of claims admitted	$70,595 75
Amount of claims supposed or reported or unadjusted	695,200 00
Amount of claims resisted (Classes D and E)	26,500 00
All other liabilities	3,663 45
Total liabilities	$795,959 20

VII. Miscellaneous.

No actions were instituted by or against the Society in Ontario during 1914.

Assessments for the purpose of Life Insurance Certificates are made monthly. Twelve assessments were made during the year 1914.

The accounts and books of the Society were audited for the year 1914, in March and October.

The books of record and account kept for purposes of insurance certificates or benefits are: Registers of membership of each council, Registers of Benefit Certificates, Registers of Death, Cash Books, Ledgers, etc.

Names and addresses of the auditors of accounts for 1914: W.C. Shurtleff, Chicago, Ill.; L. J. Meiser, St. Louis; Charles J. Taylor, Baltimore, Md., and Amedee Peting, St. Louis, Mo.

No changes were, during 1914, made in the organization and management of the Society.

Certain changes were, during 1914, made in the constitution and rules, in relation to insurance certificates or benefits.

Amount of bond of Supreme Secretary, $20.000.00.

Amount of bond of Supreme Treasurer, $100,000.00.

Number of certificate holders in Ontario at 31st December, 1914, 2,870.

Amount of insurance in force in Ontario at 31st December, 1914, $5,894,500.00.

Number of members in Ontario who died in 1914, 54.

Amount of death benefits paid to Ontario members during 1914, $126,216.69.

VIII. Cash Receipts.

Cash balance from 1913 (not extended), $744,270.29.		
Half cash liens, 1913		$4,825,197 58
Half cash liens, 1914		974,805 66
Interest—accumulations on liens		198,096 28

Cash received during 1914 from:		
Dues		$199,306 10
Assessments		7,625,785 97
Fines		615 50
Degrees and cards		27 00
Supplies sold		2,171 32
Interest and dividends		250,547 66
All other sources		7,734 16
Cash received from repayment of loans or investments (not extended)	$323,073 75	
Total cash receipts		$8,086,187 71

IX. Cash Expenditure.

(a) *Expenses of Management.*

Cash paid during 1914 for:	
Commission and organization expenses	$34,846 01
Law costs	7,033 21
Registration fees, insurance departments	741 00
Investigating claims	2,339 90
Expenses annual meeting	21,925 59
Supplies bought	1,463 70
Travelling expenses	8,660 64
Rent, light, heat and taxes	7,041 59
Salaries, officers' and auditors' fees	29,684 92
Medical examiner	4,495 00
Clerk hire	58,482 02
Official Journal	23,979 81
Printing, stationery and advertising	18,040 88
Postage, telegrams and express	6,208 33
Other management expenses (detailed in memo.)	13,970 75
Purchase of real estate	26,483 77
Total expenses of management	$265,397 12

(b) *Miscellaneous Expenditure.*

Life insurance claims		8,315,028 01
Half cash liens recovered at payment of death claim (not extended)	$450,985 30	
Half cash liens, lapses and cancellations (not extended)	58 954 97	
Half cash liens, account members in good standing, 31st December, 1914 (not extended)	5,441,647 45	
Total expenditure		$8,580,425 13

Schedule by ages of membership, amount of insurance, etc., at 31st December, 1914.

Attained ages.	Number of members. Col. 1	Amount of insurance. Col. 2	Amount of monthly payments. Col. 3	Number of deaths during year. Col. 4	Death losses incurred during year. Col. 5
		$ c.	$ c.		$ c.
16-24	8,793	9,928,000 00	6,948 43	20	22,000 00
25-29	15,390	18,751,500 00	14,783 16	51	63,000 00
30-34	21,900	29,563,500 00	23,562 73	92	125,000 00
35-39	30,879	46,229,000 00	37,242 61	156	249,000 00
40-44	34,963	60,674,500 00	52,432 00	258	484,500 00
45-49	36,262	73,342,000 00	73,394 63	347	694,000 00
50-54	32,393	71,824,500 00	86,996 41	440	989,000 00
55-59	27,466	63,722,500 00	93,883 37	560	1,324,000 00
60-64	18,918	45,534,000 00	82,145 37	607	1,497,000 00
65-69	10,899	26,497,000 00	88,880 07	531	1,364,500 00
70-74	4,977	12,795,000 00	44,796 14	349	902,000 00
75-79	2,123	5,704,000 00	20,113 37	236	635,500 00
80-84	810	2,241,500 00	8,110 96	111	312,000 00
85 and over	213	606,000 00	2,192 91	40	114,000 00
Totals	245,986	467,413,000 00	635,482 16	3,798	8,775,500 00

THE MACCABEES.

(File I, p. 11.)

ANNUAL STATEMENT FOR THE YEAR ENDING 31ST DECEMBER, 1914.

Head Office, Woodward Avenue, Detroit, Mich.

Chief Agent and Attorney for the Province of Ontario, J. A. Paterson, Toronto.

Organized 1st September, 1883; incorporated in State of Michigan, 11th September, 1885. Reincorporated August 31st, 1894; November 7th, 1895; August 18th, 1899; July 22nd, 1901; July 26th, 1904; under Act 119, Public Acts of Mich., 1893, amended July 20th, 1914, under Act 169 Public Acts of Mich., 1913.

The Executive Officers of the Society at the 31st December, 1914, were as follows:

Daniel P. Markey, Supreme Commander..... Detroit.
L. E. Sisler, Supreme Record Keeper..... Detroit.
J. B. McDannell, Trustee..... Buffalo.
James F. Downer, Trustee..... Chicago.
W. E. Blaney, Trustee..... Pittsburg, Pa
R. B. Anderson, Trustee..... St. Louis, Mo.
S. W. Trussler, Trustee.....Camlachie, Ont.

II. MOVEMENT IN INSURANCE CERTIFICATES.

(*a*) Contracts for Endowments or for Benefits in the nature thereof.—None.

(*b*) *Contracts for Insurance other than Endowments, Sick Benefits or Funeral Benefits.*

	Number.	Amount.	Number.	Amount.
				$ c.
Contracts in force 31st December, 1913			270,023	328,619,125 38
Add contracts taken during 1914, new or renewed			80,052	86,988,950 00
Gross number and amount of contracts on foot at any time during 1914			350,075	415,608,075 38
Deductions:				
		$ c.		
Contracts matured in 1914 (Deaths)	2,982	3,939,201 61		
Contracts lapsed in 1914	28,691	25,742,099 79		
Total deductions extended.....	31,673	29,681,301 40	31,673	29,681,301 40
Net contracts on foot at 31st December, 1914.....			318,402	385,926,773 98

III. Funeral Benefits.

Total membership of Sick and Accident Fund at 31st December, 1914, was 12,945.

Number of members who died during 1914, 71.

Total amount of funeral benefits paid during 1914, $3,550.00.

IV. Sick Benefits.

Number of members who received sick and accident benefits in 1914, 2,712.
Total amount of benefits paid, $76,806.50.
Number of weeks' sickness experienced during 1914, 13,404.
Total amount of cash standing to credit of benefit fund, 31st December, 1914, $26,740.00.

V. Assets.

Cash value of real estate		$175,000 00
Bonds, etc.		12,024,329 60
Actual cash on hand, 31st December, 1914		50,569 91
Cash on deposit to the Society's credit, not drawn against, in the following banks:		
First National Bank, New York		148,800 24
First and old Detroit National Bank, Detroit		379,053 32
Bank of Toronto, Toronto, Ont.		13,395 09
Southern Trust Co., Little Rock, Ark.		10,000 00
Commercial National Bank, Charlotte, N.C.		1,000 00
First National Bank, Oakland, Cal.		3,023 33
Marine National Bank, Buffalo, N.Y.		25,000 00
Fort Dearborn National Bank, Chicago, Ill.		25,000 00
Liberty Savings Bank, Pittsburgh, Pa.		25,000 00
First Trust and Savings Bank, Cal.		2,363 99
Security Bank and Trust Co., Oakland, Cal.		1,040 40
Insurance Departments, Ontario and Quebec		10,000 00
First National Bank, Oakland, Cal. (Savings Account)		2,397 55
Industrial Savings Bank, Flint		51,194 08
Dues and assessments, due and unpaid on certificates in force (estimated)		470,000 00
Interest due and accrued		287,797 37
Total assets of Relief Fund No. 1 (not extended)	$61,446 37	
Total assets Life Benefits Fund (not extended)	671,549 23	
Total assets Sick and Funeral Fund (not extended)	26,740 10	
Total assets General Fund (not extended)	162,309 11	
Total assets Emergency Fund (not extended)	12,270,560 37	
Total assets Relief Fund No. 2 (not extended)	793 10	
All other assets (Furniture and Fixtures)		18,000 00
Total assets		$13,722,964 88

VI. Liabilities.

Amount of claims admitted by Society	$248,304 75
Amount of claims supposed or reported	139,475 00
Amount of claims resisted	26,013 50
Amount of sick and accident claims due and unpaid, 31st December, 1914.	802 00
Present value of deferred disability claims, payable in instalments	1,474,663 62
Amount of other liabilities	41,310 83
Total liabilities	$1,930,569 70

VII. Miscellaneous.

Actions or proceedings instituted or prosecuted by or against the Society in 1914: In Ontario, none.

Assessments were made monthly in 1914.

Twelve assessments were made during the year 1914, and were payable on the first day of each month.

The Society's books and accounts were audited on or before the 10th day of January, April, July and October, by the Supreme Auditors.

Names and addresses of the Auditors for 1914: Supreme Auditors—J. J. Volk, Dayton, N.Y.; M. G. Raub, Bradford, Pa.; J. F. Rall, Cedar Rapids, Ia.

Books of record and account kept for purposes of life insurance certificates or benefits: Cash Books, Ledgers and Card System for Record of Certificates.

No changes were made in the organization or management during the year 1914 in relation to insurance certificates or benefits.

No changes were, during 1914, made in the Constitution and Rules, in relation to insurance certificates or benefits.

Bond of Supreme Secretary-Treasurer, $75,000.00.

Number of members in Ontario at 31st December, 1914, 10,216.

Number of certificate holders in Ontario, 31st December, 1914, 10,054.

Amount of insurance in force at 31st December, $10,700,000.00.

Number of members in Ontario who died during 1914, 112.

Amount of death benefits paid to Ontario members during 1914, $123,125.00.

Amount of disability benefits paid to Ontario members during 1914, $25,887.09.

VIII. Cash Receipts.

Cash balance from 1913 (not extended), $11,945,140.23.

Cash received during 1914 from:

Certificate fees	$2,835 25
Assessments	4,837,950 11
Per capita tax	337,622 63
Supplies sold	4,662 93
Rent	5,166 66
Interest	577,146 90
Official publication	3,852 49
All other sources	4,192 53
Funds transferred from Modern Maccabees	297,302 49
Total receipts	$6,070,731 99

IX. Cash Expenditure.

(a) *Expenses of Management.*

Cash paid during 1914 for:	
Per capita tax, etc.	$283,549 66
Commission and organization expenses	162,049 64
Law costs	7,716 28
Registration fees	2,128 36
Investigation of claims	7,809 81
Expenses of meeting	9,611 71
Supplies bought	6,398 63
Travelling expenses	5,502 02
Rent, light, heat and taxes	6,848 94
Officers' salaries and auditors' fees	24,280 00
Medical Examiner's salary and expenses	7,672 76
Clerk hire	73,031 70
Printing official journal	46,769 54
Printing, stationery, etc.	14,647 58
Postage, telegrams and express	12,472 22
Other expenses	7,169 66
Total expenses of management	$677,658 51

(b) *Miscellaneous Expenditure.*

Life insurance claims other than endowments	3,681,532 36
Sick and accident benefits	80,356 50
Total disability benefits	347,641 05
Gratuities to distressed members	6,289 72
Adjustment on bonds	28,995 80
Total expenditure	$4,822,473 94

Schedule by ages of membership, amount of insurance, etc., at 31st December, 1914.

Attained ages.	Number of members. Col. 1	Amount of insurance. Col. 2	Amount of monthly payments. Col. 3	Number of deaths during year. Col. 4	Death losses incurred during year. Col. 5
		$ c.	$ c.		$ c.
16–24	24,674	24,475,500 00	109,305 00	89	96,500 00
25–29	28,837	28,096,583 68	184,229 00	101	112,750 00
30–34	36,952	38,560,624 50	294,238 00	173	189,050 00
35–39	42,809	47,235,102 00	400,352 00	218	226,505 56
40–44	45,138	54,377,331 01	520,303 88	295	359,377 48
45–49	45,102	58,325,913 00	608,703 00	396	485,425 34
50–54	40,898	56,127,097 59	653,668 68	483	664,091 31
55–59	27,615	40,032,908 67	959,152 00	491	680,381 42
60–64	16,330	23,517,136 26	428,658 00	385	578,195 50
65–69	7,009	11,390,178 16	194,426 00	237	386,150 00
70–74	2,650	3,481,031 58	29,420 00	101	145,475 00
75–79	357	293,732 41	1,970 00	12	14,300 00
80–84	31	13,635 12	279 00	1	1,000 00
85 and over	.....	.....	.....	.....	.....
Totals	318,402	385,926,773 98	4,384,704 56	2,982	3,939,201 61

THE DOMINION COUNCIL OF CANADA AND NEWFOUNDLAND ROYAL TEMPLARS OF TEMPERANCE.

(Returns Book, p. 504.)

ANNUAL STATEMENT FOR THE YEAR ENDING 31ST DECEMBER, 1914.

Head Office, Walnut Street, Hamilton, Ontario.

Organized 13th February, 1884, and incorporated in Ontario, 9th February, 1885.

The Executive Officers of the Society at the 31st December, 1914, were as follows:

John A. Austin, Dominion Councillor ..... Toronto, Ont.
C. VanNorman Emory, Dominion Secretary ..... Hamilton, Ont.

I. CURRENCY OF INSURANCE CERTIFICATES.

No information.

II. MOVEMENT IN INSURANCE CERTIFICATES.

(*a*) Contracts for endowments or for Benefits in the nature thereof.—None.

(*b*) *Contracts for Insurance other than Endowments, Sick Benefits or Funeral Benefits.*

	Number.	Amount.
		$ c.
Contracts in force 31st December, 1913	5,404	5,838,000 00
Add contracts taken during 1914, new or renewed	493	341,500 00
Add amount by which various certificates were increased during 1914		19,000 00
Gross number and amount of contracts on foot at any time during 1914	5,897	6,198,500 00

Deductions:	Number.	Amount.		
		$ c.		
Contracts matured in 1914 by death	75	97,000 00		
Contracts surrendered for cash value	8	7,000 00		
Contracts cancelled in 1914	526	353,500 00		
Contracts reduced in 1914		4,500 00		
Total deductions extended	609	462,000 00	609	462,000 00
Net contracts on foot 31st December, 1914			5,288	5,736,500 00
Number of certificate holders in good standing on 31st December, 1914			4,903	5,526,500 00
Number of certificates temporarily suspended at 31st December, 1914			240	210,000 00
Grand total of certificate holders 31st December, 1914			5,143	5,736,500 00

III. FUNERAL BENEFITS.

Funeral benefits are undertaken by the Grand Council of Ontario, the total membership of which is 2,279.

Fourteen members of the Grand Council died in 1914, and funeral benefits were paid amounting to $700.00.

IV. Sick Benefits.

Sick benefits are undertaken by the Grand Council of Ontario.

There were paid in 1914 sick benefits to 199 members.

Amount paid for sick benefits, $3,717.00.

The total number of weeks' sickness experienced was 869.

The total cash standing to the credit of Sick and Funeral Benefit Fund at 31st December, 1914, was $11,393.90.

V. Assets.

		Supreme Body.
Cash value of mortgages		$205,350 00
Bonds, etc.		155,969 48
Cash on deposit to Society's credit, not drawn against, in the following chartered banks:		
Bank of Hamilton, Hamilton		28,714 04
Merchants Bank, Montreal		5,000 00
Dues called but not yet payable		9,967 62
Interest due or accrued		10,873 45
Other Assets		4,140 74
Total assets Life Insurance Fund (not extended)	$414,529 66	
Total assets General Fund and other funds (not extended).	5,485 67	
Total		$420,015.33

VI. Liabilities.

Amount of claims admitted by Society	$10,500 00
Amount of other claims	5,837 00
Total amount of all liabilities	$16,337 00

VII. Miscellaneous.

Actions or proceedings instituted against the Society during 1914—none.

Assessments are made for the purpose of life insurance each month, and are payable the first of each month. Twelve such assessments were made in 1914.

The Society's books were duly audited during 1914 monthly.

The following books of record and account are kept for purposes of insurance certificates or benefits: Cash Book, Council Register, Certificate Register, Claims, Statistical Inventory and two Ledgers.

Names and post office addresses of the auditors for 1914 were as follows: A. C. Neff, F.C.A., Toronto; Oscar Main, Hamilton.

No changes were made in the constitution and rules in 1914.

Amount of bond of Supreme Secretary, $10,000.00.

Number of members in Ontario, 31st December, 1914, 5,746.

Number of certificate holders in Ontario, 31st December, 1914, 3,812.

Amount of insurance in force in Ontario, 31st December, 1914, $4,260,500.00.

Number of members in Ontario who died in 1914, 64.

Amount of death benefit claims paid to Ontario members during 1914, $87,500.00.

Amount of cash surrender values paid during 1914, $2,798.43.

VIII. Cash Receipts.

Cash balance from 1913 (not extended), $37,184.89.

Cash received during 1914:

	Supreme Body.	Grand Body.
Certificate fees	$42 50	.....
Assessment fees	6,756 30	.....
Assessment (beneficiary)	108,400 82	$7,775 46
Per capita tax and levies	2,752 31	4,253 65
Propagation fund	2,212 21	304 00
Supplies sold	660 51	338 40
Charter fees	.....	45 00
Interest and dividends	20,586 92	471 35
Guarantee premiums	84 90	.....
All other sources	272 53	925 82
Received from Investments (not extended), $10,922.64.		
Total	$141,769 00	$14,113 68

IX. Cash Expenditure.

(a) Expenses of Management.

	Supreme Body.	Grand Body.
Cash paid during 1914 for:		
Per Capita tax, etc.	.....	$1,610 38
Commission and organization expense	$2,936 26	4,260 30
Law costs	517 83	.....
Registration fees	275 00	.....
Interest	281 85	61 00
Expense annual or biennial meeting	850 45	450 10
Supplies bought	666 97	374 52
Travelling expenses	326 65	71 40
Rent, light, heat and taxes	564 24	200 00
Managing officers' salaries and officers' and auditors' fees	1,955 00	1,820 00
Medical officers' salaries and expenses	211 15	.....
Clerk hire	550 00	888 35
Official journal	3,194 06	.....
Printing (other than official journal), stationery and advertising	478 27	.....
Postage, telegrams and express	382 00	804 31
Premiums for guarantee	84 20	.....
Other management expenses detailed in memo.	1,312 90	92 13
Total expenses of management	$14,586 83	$10,632 49

(b) Miscellaneous Expenditure.

Cash surrender benefits	3,098 43	.....
Life insurance claims, other than endowments	101,477 23	.....
Funeral benefits	.....	700 00
Sick benefits	.....	3,717 00
Cash paid for investments, $37,000.00.		
Grand totals	$119,162 49	$15,049 49

Schedule by ages of membership, amount of insurance, etc., at 31st December, 1914.

Attained ages.	Number of members. Col. 1	Amount of insurance. Col. 2	Amount of monthly payments. Col. 3	Number of deaths during year. Col. 4	Death losses incurred during year. Col. 5
		$ c.	$ c.		$ c.
16-24	459	394,500 00	329 78	.....	.....
25-29	399	359.000 00	296 18	1	500 00
30-34	432	397,000 00	348 97	.....	.....
35-39	450	432,000 00	419 79	2	3.000 00
40-44	492	501.250 00	553 12	3	2,000 00
45-49	606	687,500 00	851 79	2	2.000 00
50-54	578	696,500 00	1,065 48	7	10,000 00
55-59	552	679,250 00	1,169 56	8	8,500 00
60-64	523	689,000 00	1,628 93	13	17,500 00
65-69	399	539,250 00	1,459 85	12	17,000 00
70-74	163	240,000 00	673 75	11	14,500 00
75-79	59	83,000 00	296 85	11	14.000 00
80-84	23	29,250 00	162 28	4	6,000 00
85 & over	8	9,000 00	54 00	1	2,000 00
Totals	5,143	5,736,500 00	9,310 33	75	97,000 00

CATHOLIC ORDER OF FORESTERS.

(File I, p. 321.)

ANNUAL STATEMENT FOR THE YEAR ENDING 31ST DECEMBER, 1914.

Head Office of the Society, 30 La Salle Street, Chicago, Ill.

Chief Agent and Attorney for Ontario, L. V. Dusseau, 46 King St. W., Toronto.

Organized 24th May, 1883, and incorporated under the laws of the State of Illinois, 24th May, 1883.

The Executive Officers of the Society at the 31st December, 1914, were as follows:

Thomas H. Cannon, High Chief Ranger..... Chicago, Ill.
Simeon Viger, Vice High Chief Ranger .....Laurence, Mass.
Thos. F. McDonald, High Secretary..... Chicago, Ill.
Gustave Keller, High Treasurer .....Appleton, Wis.

I. CURRENCY OF INSURANCE CERTIFICATES.

Amount covered by endowment contracts in force 31st December, 1914.—None.

Amount covered by contracts other than endowments, or for sick or funeral benefits, $146,876,500.00.

II. MOVEMENT IN INSURANCE CERTIFICATES.

(*a*) Contracts for endowments or for benefits in the nature thereof.—None.

(*b*) *Contracts for Insurance other than Endowments, Sick Benefits or Funeral Benefits.*

	Number.	Amount.	Number.	Amount.
				$ c.
Contracts in force 31st December, 1913			144,579	148,064,500 00
Add contracts taken during 1914, new or renewed			7,542	6,734,000 00
Gross number and amount of contracts on foot at any time during 1914			152,121	154,798,500 00
Deductions :				
		$ c.		
Contracts matured in 1914, death	1,449	1,533,500 00		
Contracts lapsed in 1914	6,758	6,331,500 00		
Add to above deductions the amount by which various certificates still on foot were reduced during 1914	....	57,000 00		
Total deductions extended	8,207	7,922,000 00	8,207	7,922,000 00
Net contracts on foot 31st December, 1914			143,914	146,876,500 00

IV. Sick and Funeral Benefits.

Sick and funeral benefits being matters of option with subordinate Courts, no reports are made to the High Court.

V. Assets.

Bonds, debentures, etc.		$4,528,432 81
Cash on deposit to Society's credit, not drawn against, in the following chartered banks:		
Citizens' National Bank, Appleton, Wis.		127,971 24
Hibernian Banking Association, Chicago		5,000 00
Provincial Treasurer, Province of Quebec		5,000 00
Interest due and accrued		76,408 25
Furniture and fixtures		6,227 00
Amount of all other assets		30,042 00
Total assets Life Insurance Fund (not extended)	$4,741,711.54	
Total assets General and other Funds (not extended)	37,369 76	
Total assets		$4,779,081 30

VI. Liabilities.

Amount of claims admitted	$4,289 99
Amount of claims supposed or reported	180,500 00
Amount of claims resisted	11,500 00
Total liabilities	$196,289 99

VII. Miscellaneous.

Actions or proceedings instituted or prosecuted by or against the Society during 1914 in Ontario.—None.

Assessments are made monthly, and are payable within month of call.

Twelve such assessments were made during the year 1914.

The Society's books were audited January and July, 1914.

Books kept by Society: Benefit Certificate Register, Cash Book, Ledger, Journal, Subordinate Court Ledger, and Death Claim Register.

Names and post office addresses of the auditors for 1914 were as follows: L. A. Jones & Co., Chicago.

No changes were made during 1914 in the constitution or rules of the Society.

Bond of Supreme Secretary, $5,000.00.

Bond of Supreme Treasurer, $200,000.00.

Number of members in Ontario, 31st December, 1914, 9,121.

Number of certificate holders in Ontario, 31st December, 1914, 8,983.

Amount of insurance in force in Ontario at 31st December, 1914, $9,420,000.00.

Number of members in Ontario who died during 1914, 86.

Amount of death benefits paid to Ontario members during 1914, $72,397.07.

VIII. Cash Receipts.

Cash balance from 1913 (not extended), $94,302.73.

Cash received during 1914 from:

Assessments	$2,204,015 32
Per capita tax (special assessment)	145,738 90
Degrees and cards, certificates	5,688 50
Supplies sold	6,367 39
Interest	171,938 93
Premiums for guarantee of lodge officers	4,492 04
All other resources	11,444 32
Total receipts	$2,549,685 40

IX. Cash Expenditure.

(a) *Expenses of Management.*

Cash paid during 1914 for:

National Fraternal Congress and A. F. C. S.	$530 83
Law costs	3,423 57
Registration fees, Insurance Departments	492 50
Supplies bought	5,619 97
Investigation of claims	146 25
Travelling expenses	5,218 46
Rent, light, heat, and fire insurance	4,242 10
Salaries, officers' and auditors' fees	18,731 89
Clerk hire	25,057 50
Official journal	27,260 73
Printing, stationery, and advertising	6,834 74
Postage, telegrams and express, telephone	4,685 41
Special Committee	2,271 40
Valuation of certificates	105 75
Premium for guarantee High Court and Subordinate Court Officers	4,483 73
Other management expenses	2,192 49
Total expenses of management	$111,297 32

(b) *Miscellaneous Expenditure.*

Life insurance claims	1,548,598 59
Per capita tax or levies, other than for management	39,255 86
Total expenditure	$1,699,151 77

Schedule by ages of membership, amount of insurance, etc., at 31st December, 1914.

Attained ages.	Number of members. Col. 1	Amount of insurance. Col. 2	Amount of monthly payments. Col. 3	Number of deaths during year. Col. 4	Death losses incurred during year. Col. 5
		$ c.	$ c.		$ c.
16-24	15,335	14,419,500 00	18,452 26	47	46,000 00
25-29	19,091	18,301,000 00	21,659 56	87	86,000 00
30-34	19,922	19,653,000 00	24,708 89	107	105,500 00
35-39	20,887	21,149,750 00	26,149 72	150	153,000 00
40-44	20,395	21,188,750 00	26,043 12	189	205,000 00
45-49	18,791	20,006,250 00	25,180 28	210	219,500 00
50-54	14,672	16,045,750 00	19,794 63	223	248,000 00
55-59	9,365	10,392,500 00	14,358 57	198	221,500 00
60-64	3,850	4,116,500 00	4,806 57	127	138,000 00
65-69	1,245	1,242,500 00	1,950 50	64	64,000 00
70-74	277	277,000 00	442 55	28	28,000 00
75-79	81	81,000 00	110 43	17	17,000 00
80-84	2	2,000 00	7 24	1	1,000 00
85 & over	1	1,000 00	3 62	1	1,000 00
Totals	143,914	146,876,500 00	183,667 94	1,449	1,533,500 00

THE SUPREME LODGE KNIGHTS OF PYTHIAS.

(File I, p. 60.)

ANNUAL STATEMENT FOR THE YEAR ENDING 31ST DECEMBER, 1914.

Head Office of Supreme Lodge, Minneapolis, Minn., U.S.A.

Chief Agent and Attorney for Ontario, Alex. Coulter, 92 Park Road, Toronto, Ont.

Organized 19th February, 1864. Re-incorporated by Special Act of Congress, January 29th, 1894.

The Executive Officers of the Grand Lodge of Ontario at the 31st December, 1914, were as follows:

Chas. Farquharson, Grand Chancellor	Stratford.
Thomas Towers, Grand Vice-Chancellor	Hamilton.
James G. Wilson, Grand Prelate	Toronto.
Alex. Coulter, Grand Keeper of Records and Seal	Toronto.
John Burns, Grand Master of Exchequer	Niagara Falls.
Oscar Rumpel, Past Grand Chancellor	Berlin.

II. MOVEMENT IN INSURANCE CERTIFICATES.

(*a*) Contracts for endowments or for Benefits in the nature thereof.—None.

(*b*) *Contracts for Insurance other than Endowments, Sick Benefits or Funeral Benefits.*

Supreme Lodge.	Number.	Amount.	Number.	Amount.
				$ c.
Contracts in force 31st December 1913			68,298	95,157,000 00
Add contracts taken during 1914			14,703	18,028,946 00
Gross number and amount of contracts on foot at any time during 1914			83,001	113,185,946 00
Deductions :		$ c.		
Contracts matured in 1914,	966	1,559,269 00		
Contracts lapsed in 1914	10,219	12,940,443 00		
Total deductions	11,185	14,499,712 00	11,185	14,499,712 00
Net contracts on foot 31st December, 1914			71,816	98,686,234 00

In Ontario, 240.
No. of deaths, none.
Benefits paid, none.
Amount of insurance in force in Ontario, $263,928 00

VIII. Cash Receipts.

Fees	$78 86
Interest (bank)	2,006 30
Monthly payments	2,492,289 49
Income from insurance	301,119 23
Other sources	10,031 77
Total receipts	$2,805,525 65

IX. Cash Expenditure.

Life insurance claims	$1,501,540 17
Printing, supplies and office expenses	96,977 12
Medical examinations	11,048 00
Organization	69,891 09
Adjusting claims	13,433 12
Depreciation in municipal bonds	8,165 25
Commission	120,247 52
All other expenditures	26,731 81
Total expenditure	$1,848,034 08
Balance, receipts over expenditure, 1914	$957,491 57
Balance on hand 31st December, 1913	5,927,303 18
Balance on hand, 31st December, 1914	$6,884,794 75

Deposited as follows:

Cash in bank	$9,478 64
Cash in office	750 00
Bonds and securities	6,874,566 11
	$6,884,794 75

GRAND LODGE OF ONTARIO.

III. Funeral Benefits.

Funeral benefits are undertaken by the Subordinate bodies, with a total membership of 4,013 at 31st December, 1914.

Number of members of the Society who died during 1914, 30. Funeral benefits amounting to $2,128.50 were paid.

IV. Sick Benefits.

Number of members who received sick benefits during 1914, 272.

Amount of benefits paid during 1914 in respect of sick members, $6,228.78.

Number of weeks' sickness experienced in 1914, 1736.

Amount paid for medical attendance during 1914, $1,750.30.

Amount of cash standing to the credit of Sick and Funeral Benefit Fund at 31st December, 1914, $41,638.10.

V. Assets.

	Grand Body.	Subordinate Bodies.
In bank on 31st December, 1914	$651 06	$47,092 44
All other		21,151 47
Total assets	$651 06	68,243 91

VI. Liabilities.

Aggregate amount of all liabilities (subordinate lodges)	$681 01

VII. Miscellaneous.

Payments for insurance certificates are fixed monthly rates, and are payable from the 1st to the 20th day of each month.

The books of the Society were audited on 2nd July, 1914.

Books kept by the Society are as follows: Numerical Statements, Lodge Receipts, Lodge Expenses, Financial Statements.

Names and addresses of auditors: E. W. Schmitt, Waterloo, and J. S. Speers, Fort William.

Amount of Grand Treasurer's bond, $500.00.

VIII. Cash Receipts.

Cash balance from 1913 (not extended), Grand Body, $1,166.91.

	Grand Body.	Subordinate Bodies.
Cash received during 1914 from:		
Initiation and application fees		$2,461 00
Per capita tax	$3,611 90	
Dues		21,882 11
Assessments		120 45
Degrees and cards		3,319 40
Supplies sold	845 35	54 79
Rent		1,128 00
Interest		1,574 50
All other sources		723 80
Total receipts	$4,457 25	$31,264 05

IX. Cash Expenditure.

(a) Expenses of Management.

	Grand Body.	Subordinate Bodies.
Cash paid during 1914:		
Commission and organization expenses	$550 73	
Per capita tax and levies	168 03	$3,738 00
Registration fee	25 00	
Expenses of annual meeting	1,026 20	
Supplies bought	705 42	967 47

Rent, light, heat and taxes	36 00	5,173 97
Travelling expenses	974 92	
Salaries, officers' and auditors' fees	600 00	1.351 01
Official journal	258 96	
Printing, stationery and advertising	181 09	1,446 22
Postage, telegrams and express	161 75	609 82
Premiums for guarantee of lodge officers	5 00	
Other expenses	280 00	
Total expenses of management	$4,973 10	$13,286 49

(*b*) *Miscellaneous Expenditure.*

Funeral benefits		828 00
Benefits to widows and orphans		1,300 50
Sick benefits		6,228 78
Medical attendance		1,750 30
Gratuities to distressed members		318 28
Other expenditures		6,504 50
Total expenditures	$4,973 10	$30,216 85

Schedule by ages of membership, amount of insurance, etc., at 31st December, 1914.
(Fourth Class.)

Attained ages.	Number of members. Col 1.	Amount of insurance. Col. 2	Mortuary receipts during 1914. Col. 3	Number of deaths during year. Col. 4	Death losses incurred during year. Col. 5
		$ c.	$ c.		$ c.
16-24					
25-29	1	1,186 00	19 80		
30-34	9	12,333 00	327 08	1	1,000 00
35-39	31	43.285 00	1,161 19	1	1,000 00
40-44	66	101,862 00	2,770 02	3	5,000 00
45-49	113	192,387 00	5.764 42	2	4,000 00
50-54	167	292,573 00	7,881 90	4	6,000 00
55-59	219	384,145 00	17,430 35	5	9,786 00
60-64	296	547,879 00	31,723 78	13	30.000 00
65-69	402	709,245 00	55.051 58	33	52,077 00
70-74	212	377,332 00	37,896 95	30	54,575 00
75-79	94	132,422 00	11,457 48	8	16,314 00
80-84	28	37,451 00	1,389 48	8	10,606 00
85 and over	1	1,500 00	104 25		
Totals	1,639	2,833,600 00	172,978 28	108	190,358 00

Schedule by ages of membership, amount of insurance, etc., at 31st December, 1914.
(Fifth Class.)

Attained ages.	Number of members. Col. 1	Amount of insurance. Col. 2	Amount of annual payments. Col. 3	Number of deaths during year. Col. 4	Death losses incurred during year. Col. 5
		$ c.	$ c.		$ c.
16-24	1,095	1,229,500 00	30,775 11	1	1,000 00
25-29	4,254	4,814,392 00	111,227 95	17	22,000 00
30-34	8,595	10,086,938 00	160,421 12	41	55,500 00
35-39	10,775	13,252,189 00	191,092 00	59	80,000 00
40-44	11,984	15,793,958 00	281,411 17	79	98,500 00
45-49	11,480	16,183,144 00	317,782 47	107	142,134 00
50-54	9,435	14,363,851 00	291,145 00	134	228,777 00
55-59	6,984	11,008,569 00	227,403 72	171	305,000 00
60-64	3,824	6,309,263 00	168,448 12	133	240,000 00
65-69	1,316	2,130,005 00	145,430 21	65	113,500 00
70-74	332	535,490 00	52,124 66	29	46,000 00
75-79	84	114,237 00	11,025 28	16	26,500 00
80-84	19	31,098 00	5,598 65	6	10,000 00
85 & over	.....	.....	.....	.....	.....
Totals	70,177	95,852,634 00	1,993,885 46	858	1,368,911 00

THE COMMERCIAL TRAVELLERS' ASSOCIATION OF CANADA.

(File I, p. 44.)

ANNUAL STATEMENT FOR THE YEAR ENDING 30TH NOVEMBER, 1914.

Head Office, 51 Yonge Street, Toronto, Ont.

Organized in 1871, and incorporated in Canada, 26th May, 1874.

The Executive Officers of the Society at the 30th November, 1914, were as follows:

James G. Cane, President ..... Toronto.
Alex. Cook, 1st Vice-President ..... Toronto.
C. J. Tuthill, 2nd Vice-President ..... Toronto.
E. Fielding, Treasurer ..... Toronto.
Jas. Sargant, Secretary ..... Toronto.

III. FUNERAL BENEFITS.—None.

IV. SICK BENEFITS.—No official Sick Benefits.

V. ASSETS.

Real estate	$35,000 00
Bonds, debentures, etc.	1,048,300 73
Cash on deposit, not drawn against, in Dominion Bank, Toronto	102 44
Total assets	$1,083,403 17

VI. LIABILITIES.—None.

VII. MISCELLANEOUS.

No actions were instituted against the Association during 1914.

No assessments are made.

The Society's books were duly audited on December 15th, 1914.

Books of record or account kept for the purpose of insurance contracts or benefits: Insurance Register.

Names and post office addresses of the auditors for 1914 were as follows: W. H. Cross, Toronto; Henry Barber, Toronto.

No changes were, during year ending 30th November, 1914, made in the constitution in relation to insurance certificates or benefits.

Bond for Secretary, $3,000.00.

Bond for Treasurer, none.

Number of members, 12,549.

Number of members whose mortuary benefits were paid in year ending 30th November, 1914, 102.

Amount of benefits paid during the year, $65,845.46.

Amount of insurance in force 30th November, 1914, $4,865,481.00.

VIII. Cash Receipts.

Cash balance from 1913, $19,539.29.	
Cash received during 1914:	
Travelling certificates	$118,200 00
Honory certificates	7,290 00
Duplicate certificates	302 00
Interest and dividends	47,878 60
Rents	4,560 00
Investments repaid (not extended), $46,710.79.	
Total receipts	$178,230 60

IX. Cash Expenditure.

(a) *Expenses of Management.*

Amount paid during 1914:	
Commission expenses	$2,310 97
Law costs	324 00
Expenses of annual meeting	150 00
Supplies bought	100 28
Travelling expenses	143 00
Rent, light, heat and taxes, etc.	5,007 15
Managing officers' salaries, etc.	3,636 00
Clerk hire	1,131 00
Printing and advertising	1,347 14
Postage and stationery, etc.	873 60
Other managing expenses	3,238 18
Total	$18,261 32

(b) *Miscellaneous Expenditure.*

Life insurance claims	65,845 46
Investments (not extended), $160,271.46.	
Total expenditure	$84,106 78

COMMERCIAL TRAVELLERS' MUTUAL BENEFIT SOCIETY OF WESTERN ONTARIO.

(Returns Book, p. 366.)

ANNUAL STATEMENT FOR THE YEAR ENDING 30TH NOVEMBER, 1914.

Head Office, Dominion Savings Building, London, Ont.

Organized 3rd October, 1885; incorporated 4th November, 1885.

The Executive Officers of the Society at the 31st December, 1914, were as follows:

M. S. Cater, President ..... London.
E. R. Dromgole, Secretary ..... London.
John T. Green, Treasurer ..... London.

I. CURRENCY OF INSURANCE CERTIFICATES.

Amount covered by Endowment contracts.—None.

Amount covered by contracts other than for Endowments, or for Sick or Funeral Benefits in force 31st December, 1914, $540,839.00.

II. MOVEMENT IN INSURANCE CERTIFICATES.

(*a*) Contracts for endowments or for benefits in the nature thereof.—None.

(*b*) *Contracts for insurance other than Endowments, Sick Benefits or Funeral Benefits.*

	Number.	Amount.	Number.	Amount.
				$ c.
Contracts in force 30th December, 1913			801	580,725 00
Add contracts taken during 1914, new and renewed			30	20,250 00
Gross number and amount of contracts on foot at any time during 1914			831	600,975 00
Deductions:				
		$ c.		
Contracts matured in 1914 (Deaths)	21	14,236 00		
Contracts lapsed in 1914	68	45,900 00		
Total deductions	89	60,136 00	89	60,136 00
Net contracts on foot 31st December, 1914			742	540,839 00
Number of certificate holders in good standing at 31st December, 1914			674	454,950 00
Temporarily suspended			68	45,900 00

III. AND IV. FUNERAL AND SICK BENEFITS.—None.

V. ASSETS.

Cash value of bonds and debentures	$7,294 25
Cash on deposit to Society's credit, not drawn against, in the following banks:	
Bank of British North America, London	476 25
All other assets	149 83
Total assets	$7,920 33

VI. LIABILITIES.

Amount of claims supposed or reported	$2,581 80
Amount of other liabilities	120 83
Total liabilities	$2,702 63

VII. MISCELLANEOUS.

One action was instituted against the Society during 1914: J. M. Ferguson, vs. The Society. Defence—member not in good standing at time of death. Decision in favor of plaintiff.

Assessments are made every two months, or oftener, if necessary.

Nine assessments were made during 1914, and were payable in the 1st January, February, March, April, May, July September, October and November.

The books of the Society were audited in May, June, August and November, 1914.

The books kept for purposes of insurance certificates or benefits are: Register Assessment Cash Book, Cash Book, Receipt Book, Ledger.

Names and post office addresses of the Auditors for 1914 were as follows: F. H. Coles and W. Simson, London, Ontario.

No changes were made in the organization or management of the Society during 1914.

No changes were made, during 1914, in the Constitution and Laws, in relation to Insurance Certificates or Benefits.

Amount of bond of Grand Secretary, $1,000.

Amount of bond of Grand Treasurer.—None.

Number of members in Ontario at 31st December, 1914, 742.

Number of certificate holders in Ontario at 31st December, 1914, 742.

Amount of insurance in force in Ontario at 31st December, 1914, $540.839.00.

Number of members in Ontario who died during 1914 21.

Amount of death benefits paid to Ontario members during 1914, $14,236.00

VIII. CASH RECEIPTS.

Cash balance from 1913 (not extended), None.	
Cash received during 1914 from:	
Application fees	$30 00
Dues	749 00
Assessments	10,298 50
Interest and dividends	463 84
Cash received from investments (not extended), $4,800.00.	
Total cash receipts	$11,541 34

IX. Cash Expenditure.

(a) *Expenses of Management.*

Cash paid during 1914 for:	
Commission	$30 00
Law costs	324 50
Registration fee	10 00
Supplies bought	70 50
Travelling expenses	18 20
Salaries, officers' and auditors' fees	1,280 00
Printing, stationery and advertising	155 73
Postage, telegrams and express	185 50
Premium for guarantee of lodge officers	9 00
Total expenses of management	$2,083 43

(b) *Miscellaneous Expenditure.*

Life insurance claims other than endowments	14,236 00
Grand total expenditure	$16,319 43

Schedule by ages of membership, amount of insurance, etc., at 31st December, 1914.

Attained ages.	Number of members. Col. 1	Amount of insurance. Col. 2	Amount of monthly payments. Col. 3	Number of deaths during year. Col. 4	Death losses incurred during year. Col. 5
		$ c.	$ c.		$ c.
16–24	10	6,740 00	9 90	.....	.....
25–29	35	23,590 00	36 26	.....	.....
30–34	47	31,678 00	50 73	1	716 00
35–39	70	47,180 00	81 40	.....	.....
40–44	74	49,876 00	88 42	2	1,255 00
45–49	96	64,704 00	113 62	1	725 00
50–54	116	78,184 00	139 44	2	1,384 00
55–59	105	70,770 00	125 91	2	1,388 00
60–64	86	57,964 00	122 02	5	3,480 00
65–69	66	44,484 00	96 40	5	3,402 00
70–74	24	16,176 00	36 70	1	656 00
75–79	6	4,044 00	10 14	.....	.....
80–84	4	2,696 00	7 56	2	1,230 00
85 and over	3	2,022 00	6 99	.....	.....
Totals	742	500,108 00	925 49	21	14,236 00

LA SOCIETE DES ARTISANS CANADIENS-FRANCAIS.

(File I, p. 659.)

ANNUAL STATEMENT FOR THE YEAR ENDING 31ST DECEMBER, 1914.

Head Office, Montreal, Quebec.

Chief Agent and Attorney for Ontario, Napoleon Champagne, Ottawa; amount of deposit, $5,000.00.

Incorporated 28th day of December, 1876.

The Executive Officers of the Society at the 31st December, 1914, were as follows:

L. J. Gauthier, President ..... Montreal.
Rodolphe Bedard, Vice-President ..... Montreal.
Henri Roy, Secretary-Treasurer ..... Montreal.

II. MOVEMENT IN INSURANCE CERTIFICATES.

(b) Contracts for Insurance other than Endowments, Sick Benefits or Funeral Benefits.

	Number.	Amount.
		$ c.
Contracts in force 31st December, 1913	39,091	31,240,386 50
Add contracts taken during 1914, new or renewed	3,143	1,942,950 00
Add amount by which various certificates were increased during 1914.		55,461 00
Gross number and amount of contracts on foot at any time during 1914	42,234	33,238,797 50

Deductions:	Number.	Amount.		
		$ c.		
Contracts matured in 1914	340	287,452 00		
Contracts lapsed in 1914	1,799	1,289,015 50		
Contracts reduced in 1914	....	64,469 75		
Total deductions extended	2,139	1,640,937 25	2,139	1,640,937 25
Net contracts on foot at 31st December, 1914			40,095	31,597,860 25

IV. SICK BENEFITS.

Sick Benefits are undertaken by the Supreme Body.
There were paid in 1914 sick benefits to 4,771 members
Amount paid for sick benefits, $142,424.81.
The number of weeks' sickness experienced in 1914 was 28,485.
Total amount standing to the credit of the fund at 31st December, 1914, $54,969.09.

V. Assets.

	Supreme Body.
Cash value of real estate	$98,875 09
Mortgages on real estate	718,345 48
Bonds, debentures, securities	1,720,114 08
Actual cash in hand (other than in bank) held by Cashier	2,200 20
Cash on deposit to Society's credit, not drawn against, in the following chartered banks:	
Hochelaga Bank, Montreal, Que., special deposit	5,000 00
Hochelaga Bank, Montreal, Que.	127,618 12
National Bank, Montreal, Que.	12,050 08
Provincial Bank, Montreal, Que.	5,812 97
Dues and assessments, due and unpaid	93,510 24
Interest	24,005 99
Rent due	47 00
Local Lodges Fund	15,248 04
Furniture, etc.	11,800 00
Loan to members	90,698 49
Total	$2,925,325 78

VI. Liabilities.

Amount of claims resisted	$1,000 00
Amount of claims supposed, reported or unadjusted	26,436 00
Assessments paid in advance	3,382 13
Total liabilities	$30,818 13

VII. Miscellaneous.

No actions were instituted by or against the Society during 1914.

One assessment per month is made for purposes of insurance certificates or benefits. Twelve such assessments were made during 1914 and were payable the first day of every month.

The Society's accounts were duly audited monthly.

The following books of record and account are kept: Ledgers, Record, Card System and Report Books.

Names and post office addresses of the auditors for 1914 were as follows: T. G. Bertrand and W. Lamarre, Montreal, Que.

No changes were, during 1914, made in the Constitution and Rules of the Society in relation to insurance certificates or benefits.

Amount of bond of Secretary-Treasurer, $10,000.00.

Number of members in Ontario at 31st December, 1914, 1,201.

Number of certificate holders in Ontario at 31st December, 1914, 1,201.

Amount of insurance in force in Ontario, 31st December, 1914, $1,045,721.00.

Number of members in Ontario died during 1914, 17.

Amount of death benefits paid to Ontario members during 1914, $12,200.00.

Amount of sick benefits paid to Ontario members during 1914, $4,643.65.

VIII. Cash Receipts.

Cash balances from 1913 (not extended), $87,874.51.

Cash received during 1914:	Supreme Body
Dues	$68,831 50
Assessments	712,065 15
Degrees and cards	2,552 50
Subscriptions to Salem disaster	1,249 59
Supplies sold, badges, etc.	1,763 48
Rent	958 00
Interest	110,053 79
Medical fees	786 75
Premiums for guarantee of officers	803 40
Gross profit on maturity of bond	334 00
All other sources	38,708 82
Received from investments (not extended), $29,410.86.	
Total cash receipts	$938,106 98

Cash Expenditure.

(a) *Expenses of Management.*

Cash paid during 1914:	Supreme Body.
Annual celebration	$1,460 45
Commission and organization expenses	7,169 18
Law costs	427 50
Help of Lodge members	1,973 39
Registration fees	414 50
Organizers' salaries	8,900 32
Actuary's fees	425 00
Supplies bought	3,361 00
Congress of Fraternities and General Council meetings	154 00
Expenses of General Meeting	13,577 84
Travelling expenses	2,794 61
Taxes, rent, light, heat and insurance	2,654 86
Salaries, officers' and auditors' fees	7,487 25
Medical examiner's salary and expenses	966 00
Clerk hire	15,526 53
Official journal	7,807 69
Printing, stationery and advertising	3,606 91
Postage, telegrams and express	1,960 31
Premiums for guarantee of officers	889 80
Miscellaneous	961 92
Total expenses of management	$82,519 06

(b) *Miscellaneous Expenditure.*

Life insurance claims	268,543 00
Sick benefits	142,424 81
Disability benefits	6,706 50
For investments, etc. (not extended), $364,746.73.	
Total expenditure	$500,193 37

Schedule by ages of membership, amount of insurance, etc., at 31st December, 1914.

Attained ages.	Number of members. Col. 1	Amount of insurance. Col. 2	Amount of monthly payments. Col. 3	Number of deaths during year. Col. 4	Death losses incurred during year. Col. 5
		$ c.	$ c.		$ c.
16-24	5,533	3,822,850 00	40,257 04	17	12,250 00
25-29	6,031	4,483,813 00	52,595 16	30	19,000 00
30-34	5,800	4,470,456 00	59,700 44	22	16,473 00
35-39	5,289	4,133,774 50	64,220 24	30	26,000 00
40-44	4,774	3,831,861 50	69,940 04	36	30,500 00
45-49	4,575	3,828,665 25	81,561 72	39	32,610 00
50-54	4,022	3,460,213 50	84,260 32	51	45,224 00
55-59	2,446	2,125,412 50	58,766 12	44	42,100 00
60-64	1,243	1,105,019 00	32,194 52	40	38,482 00
65-69	313	284,201 00	9,292 28	9	8,200 00
70-74	52	39,394 00	1,432 88	4	2,000 00
75-79	13	10,000 00	380 40	3	1,200 00
80-84	4	2,200 00	90 96	.....	.....
85 and over	.....	.....	.....	.....	.....
Totals	40,095	31,597,860 25	554,692 12	325	274,039 00

THE ST. JOSEPH UNION OF CANADA.

(File I., pp. 115, 841.)

ANNUAL STATEMENT FOR THE YEAR ENDING 31ST DECEMBER, 1914.

Head Office, 325 Dalhousie Street, Ottawa, Ont.

Organized 22nd March, 1863; incorporated 1st June, 1864.

The Executive Officers of the Society at the 31st December, 1914, were as follows:

O. Durocher, President..... Ottawa, Ont.
Chas. Leclerc, Secretary-Treasurer..... Ottawa, Ont.

II. MOVEMENT IN INSURANCE CERTIFICATES.

(b) Contracts for Insurance, other than Endowments, Sick Benefits or Funeral Benefits.

	Number.	Amount.	Number.	Amount.
				$ c.
Contracts in force 31st December, 1913			28,197	22,439,880 00
Add contracts taken during 1914, new or renewed			3,292	2,154,600 00
Gross number and amount of contracts on foot at any time during 1914			31,489	24,594,480 00
Deductions:				
		$ c.		
Contracts matured in 1914	220	177,300 00		
Contracts lapsed in 1914	3,360	2,355,440 00		
Contracts surrendered in 1914	11	9,080 00		
Total deductions extended	3,591	2,541,820 00	3,591	2,541,820 00
Net contracts on foot at 31st December, 1914			27,898	22,052,660 00
Number of certificate holders in good standing			27,431	21,726,350 00
Number of certificates temporarily suspended			467	326,310 00

III. FUNERAL BENEFITS.

No special fund for funeral benefits. They are paid out of General Fund.
Number of members' wives deceased in 1914, 116.
Amount paid in respect of deceased wives of members, $10,080.00.

IV. SICK BENEFITS.

Sick benefits are undertaken by the Society.
Number of members who have received sick benefits during 1914, 3,647.
Amount of sick benefits paid, $101,261.73.
Number of weeks' sickness experienced during 1914, 20,879.
Amount paid for medical attendance: None.
Amount standing to credit of Sick Benefit Fund, $31,970.76.

V. Assets.

Cash value of real estate, less encumbrances		$80,600 00
Cash value of mortgages		22,903 00
Bonds, debentures, etc.		1,011,743 81
Cash on hand held by Cashier		131 38
Cash on deposit to the Society's credit in the following chartered banks:		
Le Banque Nationale, Ottawa		414 87
Le Banque Nationale, Ottawa (Quebec deposit)		5,000 00
Provincial Treasurer, New Brunswick		5,000 00
Royal Bank, Ottawa (special)		433 48
Le Banque Provinciale		7,957 98
Dues and assessments due and unpaid		372 05
Interest due and accrued		18,687 13
Total assets, Insurance Fund (not extended)	$579,876 39	
Total assets, Sick and Funeral Fund (not extended)	31,970 76	
Total assets, Guarantee Fund (not extended)	679,688 95	
All other assets		382,509 38
Total assets		$1,535,753 08

VI. Liabilities.

Amount of claims admitted by the Society	$20,650 00
Amount of claims for death of members' wives	625 00
Dues to heirs of the social class, payable weekly	226,731 81
Aggregate amount of other liabilities	25 14
Total liabilities	$248,031 95

VII. Miscellaneous.

Actions or proceedings instituted by or against the Society during 1914: None in Ontario.

Assessments are made monthly.

Twelve assessments were made during 1914, payable 1st of every month.

Certain changes were made in the organization and management of the Society during 1914.

The accounts were audited monthly.

The books of record are: Councils Ledgers, General Ledgers, Death Registers, auxiliary books, Members' Registers, Card Index, Social Class Instalment Ledger.

Names and addresses of auditors: Aurilien Bilanger and J. F. H. Laperriere, Ottawa.

Amount of bond of Secretary-Treasurer, $5,000.00.

Amount of bond of Sub-Treasurer, $1,000.00.

Amount of bond of Cashier, $2,000.00.

Number of members in Ontario, 31st December, 1914, 7,203.

Amount of insurance in force in Ontario at 31st December, 1914, $6,316,480.00.

Number of members in Ontario who died in 1914, 81.

Amount of death benefits paid to Ontario members in 1914, $73,937.67.

Amount of disability benefits paid to Ontario members in 1914, $1,393.58.

VIII. Cash Receipts.

Cash balance from 1913 (not extended), $43,035.69.

Cash received during 1914 from:

Application and initiation fees	$842 85
Assessments and dues	526,746 83
Per capita tax	10 99
Transfer fees, degrees and cards	682 78
Supplies sold	642 00
Rent	8,605 30
Interest and dividends	34,862 89
All other sources (detailed in memo.)	8,173 08
Cash received from payment of loans or investments (not extended), $6,123.72.	
Total receipts	$580,566 72

IX. Cash Expenditure.

(a) *Expenses of Management.*

Cash paid during 1914 for:

Collection of fees	$29,108 60
Refund of deposits to refused applicants	1,458 94
Commission and organization expenses	18,351 62
Law costs	560 01
Registration fees	236 00
Expenses of Triennial Meeting	2,125 90
Supplies bought	1,140 30
Travelling expenses	1,907 30
Rent, etc.	1,800 00
Managing officers' salaries, officers' fees	7,594 38
Medical examiners' fees	3,807 00
Clerk hire	11,536 30
Official journal	3,941 62
Printing and stationery	1,590 76
Postage, telegrams and express	2,055 43
Guarantee premiums	189 64
Maintenance and repairs of real estate, light, heat, and taxes	6,252 75
Other expenses	14,970 82
Total expenses of management	$108,627 37

(b) *Miscellaneous Expenditure.*

Life insurance claims	198,748 01
Advances to aged members, Class "A"	1,280 53
Sick benefits	101,261 73
Old age benefits	14,527 90
Members' wives' benefits	10,080 00
Redeemed policies	5,271 21
Total disability benefits	4,213 58
Refund of interest on purchase of bonds	2,567 25
Expenses, other than the foregoing (detailed in memo.)	3,318 14
For investments (not extended), $161,403.35.	
Total expenditure	$449,895 72

Schedule by ages of membership, amount of insurance, etc., at 31st December, 1914.

Attained ages.	Number of members. Col. 1	Amount of insurance. Col. 2	Amount of monthly payments. Col. 3	Number of deaths during year. Col. 4	Death losses incurred during year. Col. 5
		$ c.	$ c.		$ c.
16–24	6,248	4,734,050 00	8,422 14	22	17,650 00
25–29	5,317	4,233,900 00	7,505 22	25	20,000 00
30–34	4,595	3,705,900 00	6,883 90	35	29,000 00
35–39	3,736	3,032,400 00	6,040 97	29	23,900 00
40–44	2,780	2,195,400 00	4,878 43	18	15.800 00
45–49	2.172	1,638,950 00	4,004 47	19	12,450 00
50–54	1,326	1,085,500 00	2,756 03	20	16,650 00
55–59	965	798,610 00	2,189 12	19	15.950 00
60–64	525	436,420 00	1,317 88	16	12,150 00
65–69	169	140,020 00	431 74	7	6,120 00
70–74	54	42,290 00	116 66	4	3,120 00
75–79	5	4,110 00	7 21	4	3,110 00
80–84	6	5,110 00	8 96	1	1,000 00
85 and over	.....	.....	.....	1	400 00
Totals	27,898	22,052,660 00	44,562 73	220	177.300 00

THE GRAND LODGE OF ONTARIO INDEPENDENT ORDER OF ODDFELLOWS.

(Returns Book, p. 107.)

ANNUAL STATEMENT FOR THE YEAR ENDING 31ST DECEMBER, 1914.

To which are appended statements of the Auxiliary Bodies lettered below as A. B. C. and D.

Head Office, 229 College Street, Toronto.

Organized 27th July, 1855; incorporated in Ontario, 5th February, 1875.

The Executive Officers of the Society at the 31st December, 1914, were as follows:

D. M. McIntyre, Grand Master ..... Toronto.
William Brooks, Grand Secretary ..... Toronto.
W. J. McCormack, Grand Treasurer ..... Toronto.

I. CURRENCY OF INSURANCE CERTIFICATES.

Amount covered by Endowment Contracts in force 31st December, 1914: None.

Amount covered by Contracts of Insurance other than Endowments.—None.

II. MOVEMENT IN INSURANCE CERTIFICATES.

(*a*) Contracts of Endowments or benefits in the nature thereof.—None.

(*b*) Contracts of Insurance other than Endowments, Sick Benefits or Funeral Benefits.—None.

III. FUNERAL BENEFITS.

The Subordinate Lodges undertake Funeral Benefits. The total membership of these lodges at the 31st December, 1914, was 53,655.

The number of deaths in the Society in 1914 was 369.

The amount of Funeral Benefits paid in 1914 in respect of deceased members was $18,185.45.

Number of members' wives died in 1914 (estimated), 133.

Total amount of Funeral Benefits paid in respect of deceased wives, $1,990.65.

General Benefit Fund includes Sick and Funeral Benefits and General Expense Fund.

Nurse Fund (maintained by a few lodges only), $7,160.10.

Contingent Fund, applicable to any purpose of the lodge, $13,732.97.

Widows' and Orphans' Fund, $30,027.44.

Total cash standing to credit of General Benefit Fund at 31st December, 1914, $2,279,421.38.

IV. SICK BENEFITS.

The Subordinate Lodges undertake Sick Benefits.

The total number of members who received Sick Benefits in 1914 was 4,235.

The amount of benefits paid in 1914 in respect to sick members was $103,022.78.

The number of weeks' sickness experienced in 1914 was 36,055. Amount paid for medical attendance during 1914, $17,279.52.

Nursing, $3,135.34.

(B) Abstract from the returns of Rebekah Lodges to the Grand Lodge of Ontario, 31st December, 1914.

	Males.	Females.	Total.
Number of members, 31st December, 1913	3,957	6,460	10,417
Admitted during 1914	1,045	1,644	2,689
Total	5,002	8,104	13,106
Deduct	383	615	998
Membership, 31st December 1914	4,619	7,489	12,108

RECEIPTS.

Dues	$4,081 18
Initiations	864 75
Rents, etc.	142 93
Miscellaneous	1,875 71
Total	$6,964 57

EXPENDITURE.

Relief of members	$67 45
Relief of orphans	15 00
Education of orphans	264 38
Special relief	426 75
Relief of families	37 00
Total	$810 58
Amount paid out for working expenses, 1914	$6,756 73
Assets:	
Invested funds of Rebekah Lodges	16,988 52
Cash on hand, Rebekah Lodges	10,356 19
Total assets	$27,344 71

(C) The following summary from the returns of the Grand Encampment shows the Membership and standing at 31st December, 1914.

Number of members as from last report	7,929
Initiated during the year ending 31st December, 1914	720
Admitted by card during the year ending 31st December, 1914	94
Reinstated during the year ending 31st December, 1914	17
Error last report	2
Total membership at any time during 1914	8,762

Deductions:		
Withdrawn by card	111	
Suspend by non-payment of dues	386	
Deceased	49	
Expelled	1	
		547
Net membership 31st December, 1914		8,215
Number of Patriarchs relieved in 1914	485	
Number of weeks' sickness experienced in 1914	3,153 1-7	
Number of Patriarchs who died in 1914	19	
Relief to widowed families		$115 00
Amount paid for burying the dead in 1914		520 75
Amount paid for special relief in 1914		432 75
Amount paid for relief of Patriarchs (sick benefits)		4,690 55
Total amount of relief paid		$5,759 05
Receipts from all sources		$26,320 05
Current expenses (Subordinates)		11,052 46
Cash assets (Subordinates)		26,795 19
Invested funds (Subordinates)		21,569 05

(*D*) *Record of the Oddfellows' Mutual Aid Association of the City of London, Ontario.*

Year Ending 31st December, 1914.

Number of members died in 1914	2
Number of members 31st December, 1914	49
Amount of cash received during the year 1914	$57 20
Amount of expenses in management in 1914	0 96
Amount paid for death claims	51 50
Amount on hand 31st December, 1914	53 31
Amount of call on each death	0 55

THE PROVINCIAL GRAND ORANGE LODGE OF ONTARIO WEST.

(File I., page 25.)

ANNUAL STATEMENT FOR THE YEAR ENDING 31ST DECEMBER, 1914.

Head Office, 39 Browning Avenue, Toronto, Ont.

Organized 20th February, 1860; incorporated 11th September, 1891.

The Executive Officers of the Society at the 31st December, 1914, were as follows:

J. J. Williams, M.D., Grand Master .....Woodstock.
James F. Harper, Grand Treasurer .....Hamilton.
W. M. Fitzgerald, Grand Secretary .....Toronto.

I. FUNERAL BENEFITS.

Funeral benefits are undertaken by the Primary Lodges, with a membership of 39,484.

Number of members of the Society who died during 1914, 360.

Total amount of funeral benefits paid in 1914, in respect of deceased members, $1,567.53.

Amount standing to credit of Sick and Funeral Fund, $37,963.21.

II. SICK BENEFITS.

Number of members who received sick benefits during 1914, 153.
Total amount of benefits paid in 1914, in respect of sick members, $2,238.17.
Number of weeks' sickness experienced in 1914, 889.
Amount paid for medical attendance during 1914, $7,273.56.

III. ASSETS.

	Grand Lodge.
Actual amount of cash on hand, 1st March, 1914	$ 80 85
Cash on deposit, Bank of Hamilton, Hamilton	5,718 99
Total	$5,799 84

IV. LIABILITIES—None.

V. MISCELLANEOUS.

The Society's accounts were audited March 4th, 1915, and the names and addresses of the auditors for 1914 are A. W. Wright, Toronto; W. H. Taylor, Aurora.

Books of account kept by the Society are: Cash Book, Receipt Book, and Ledger.

Amount of bond of Treasurer, $2,000.00.

VI. Cash Receipts.

Cash balance from 1913 (not extended), $5,912.05.
Cash received during 1914 from:

Per capita tax and levies	$9,114 40
Interest and dividends	77 50
Total	$9,191 90

VII. Cash Expenditure.

(a) Expenses of Management.

Cash paid during 1914 for:	Grand Lodge.	Subordinate Lodges.
Commission	$3,205 25	
Registration fee	25 00	
Expenses of annual meeting	106 40	
Supplies bought	20 00	
Travelling expenses	16 00	
Rent, light, heat and taxes	50 00	
Managing officers' salaries	1,125 00	
Printing, stationery and advertising	511 86	
Postage, telegrams and express	114 20	
Premium for guarantee of Lodge Officers	8 00	
All other	8 90	
Total expenses of management	$5,190 61	

(b) Miscellaneous Expenditure.

Per capita tax and levies, other than for management	1,463 50	
Sick benefits	.....	$2 235 17
Funeral benefits	.....	1,567 53
Medical attendance	.....	7,273 56
Expenses, other than foregoing detailed in memo	2 650 00	
Totals	$9,304 11	$11,079 26

THE GRAND LODGE OF THE SONS AND DAUGHTERS OF IRELAND PROTESTANT ASSOCIATION.

ANNUAL STATEMENT FOR THE YEAR ENDING 31ST DECEMBER, 1914.

Head Office, Toronto.

Organized 10th March, 1890; incorporated in Ontario 6th October, 1893.

The Executive Officers of the Society at the 31st December, 1914, were as follows:

William Phillips, Past Grand President .....Toronto.
Samuel Pollock,, Grand President .....Toronto.
Loftus L. Reid, Grand Vice-President .....Toronto.
James Steele, Grand Secretary .....Toronto.
Robert Kerr, Grand Treasurer .....Toronto.

I. FUNERAL BENEFITS.

Funeral benefits are undertaken by the Grand Lodge, the total membership of which, at 31st December, 1914, was 515.

Number of members who died during 1914, 7.
Total amount of funeral benefits paid during 1914, $600.00.
No members' wives died during 1914.
Total cash standing to credit of funeral fund, $2,471.34.

II. SICK BENEFITS.

Sick benefits are undertaken by Subordinate Lodges.
Number of members who received sick benefits during 1914, 9.
Amount of sick benefits paid in 1914, $143.00.
Number of weeks' illness experienced in 1914, 44.
Amount paid for medical attendance during 1914, $391.69.
Amount of cash standing to credit of sick fund, $2,471.34.

III. ASSETS.

	Grand Lodge.	Subordinates.
Cash, 31st December, 1913, in Metropolitan Bank, Toronto..	$2,471 34	
Total assets	$2,471 34	

IV. LIABILITIES.—None.

V. MISCELLANEOUS.

Assessments are made quarterly.

Four assessments were made during the year 1914, payable March, June, September and December.

The Society's accounts were duly audited February 20th, 1915.

Books of record or accounts kept for purposes of insurance certificates are as follows: Cash Book and Ledger.

Names and post office addresses of auditors for 1914: W. J. Dunlop and Alexander Douglas, Toronto.

No changes were made, in 1914, in the organization or management of the Society.

No changes were made in the constitution and rules, in relation to benefits.

VII. Cash Receipts.

Cash balance from 1913 (not extended), Grand Body, $2,282.54; Subordinate, no information.

	Grand Body.	Subordinate Bodies.
Cash received during 1914 from:		
Initiations	.....	$1,515 50
Application fees	.....	115 00
Assessments	$846 85	.....
Supplies sold	54 75	.....
Interest	35 20	.....
Total	$936 80	$1,630 50

VIII. Cash Expenditure.

(a) *Expenses of Management.*

	Grand Body.	Subordinate Bodies.
Cash paid during 1914 for:		
Registration fee	$3 00	.....
Expenses of meeting	13 40	.....
Travelling expenses	5 00	.....
Salaries	40 00	.....
Printing, stationery and advertising	46 00	.....
Postage, etc.	8 80	.....
Supplies bought	31 80	.....
Total expenses of management	$148 00	.....

(b) *Miscellaneous Expenditure.*

Funeral benefits	600 00	.....
Sick benefits	.....	$143 00
Medical attendance	.....	391 69
Grand total	$748 00	$534 69

TORONTO POLICE BENEFIT FUND.

(File I., p. 9.)

ANNUAL STATEMENT FOR THE YEAR ENDING 31ST DECEMBER, 1914

Head Office, Police Headquarters, Toronto.

Organized in January, 1882, incorporated, 2nd March, 1882.

The Executive Officers of the Society at the 31st December, 1914, were as follows:

George Guthrie, Chairman .....Toronto.
Thos. Bustard, Secretary .....Toronto.
Col. H. J. Grasett, Treasurer .....Toronto.

II. MOVEMENT IN INSURANCE CERTIFICATES.

(*a*) Contracts for endowments or for benefits in the nature thereof:		
Contracts in force 31st December, 1913		622
New contracts taken during 1914		68
		690
Deductions:		
Contracts surrendered in 1914	30	
Contracts matured in 1914	4	
		34
Net endowment contracts on foot 31st December 1914		656

V. ASSETS.

Mortgages	$ 25,100 00
Bonds, debentures, etc.	316,048 67
Cash on deposit in Imperial Bank, Toronto	45,078 60
Cash on deposit in City Treasury	166,607 06
Total assets	$552,834 33

VII. MISCELLANEOUS.

No actions were instituted by or against the Society in 1914.

Twelve assessments were made during the year 1914, payable the first day of each month.

The Society's accounts for the year 1914 were duly audited on the 25th day of January, 1915.

The books of account and record are: Pensioners' Ledger and Minute Book.

The auditors for 1914 were Walter Sterling and J. C. McMulkin, Toronto.

No changes were made during the year 1914 in the Constitution and Rules of the Society in relation to assessments and pensions.

VIII. Cash Receipts.

Cash balance from 1913 (not extended), $156,314.73.	
Cash received during 1914 from:	
Assessments	$50,346 54
Fines	279 62
Interest and dividends	22,041 27
Other sources	15,862 46
Cash received from investments (not extended), $150.00	
Total receipts	$88,529 89

IX. Cash Expenditure.

(*a*) *Expenses of Management.*

Cash paid during 1914 for:	
Law costs and medical	$207 00
Printing, stationery, etc.	101 00
Total expenses of management	$308 00

(*b*) *Miscellaneous Expenditure.*

Endowments or payments in the nature thereof	28,382 37
Benefits to widows and orphans	1,600 00
Refund of sick stoppages	466 84
Refund criminal justice	1,106 45
All other expenditure	1,445 30
Total expenditure	$33,308 96

THE HAMILTON POLICE BENEFIT FUND.

(Returns Book, p. 513.)

ANNUAL STATEMENT FOR THE YEAR ENDING 31ST DECEMBER, 1914.

Head Office, Hamilton, Ont.

Organized 8th December, 1890; incorporated 13th February, 1891.

The Executive Officers of the Society at the 31st December, 1914, were as follows:

John Clark, President	Hamilton.
Thomas A. Brown, Secretary	Hamilton.
William Hawkins, Committeeman	Hamilton.
Henry Sayer, Committeeman	Hamilton.
William Hay, Committeeman	Hamilton.
Charles Green, Committeeman	Hamilton.
Alexander Smith, Treasurer	Hamilton.

III. FUNERAL BENEFITS.

Funeral benefits are undertaken by the Society, the total membership of which is 93.

Total amount of funeral benefits paid during 1914.—None.

Number of members of the Society who died during 1914.—None.

V. ASSETS.

Cash value of mortgages	$64,400 00
Bonds, debentures, etc.	10,000 00
Cash on deposit to Society's credit in Bank of Hamilton	6,880 95
Interest due	2,173 46
Total	$83,454 41

VI. LIABILITIES.

Total amount of liabilities at 31st December, 1914, $151.31.

VII. MISCELLANEOUS.

No action was instituted against the Society during 1914.

Twenty-four assessments were made during 1914.

The books of record for purposes of insurance certificates are Members' Register, etc.

The accounts for the year 1914 were duly audited 21st January, 1915.

Names and addresses of auditors: Samuel H. Kent and Walter Anderson, Hamilton.

VIII. Cash Receipts.

Cash balance from 1913 (not extended), $1,955.37.	
Cash received during 1914 from:	
Assessments	7,937 19
Interest	4,410 65
Repayment of loan, $14,100.00.	
Total receipts	$12,347 84

IX. Cash Expenditure.

(a) *Expenses of Management.*

Cash paid during 1914 for:	
Law costs	$17 04
Registration fee	3 00
Salaries and auditors, etc.	20 00
Printing	39 50
	$79 54

(b) *Miscellaneous Expenditure.*

Pensions to members	1,442 72
For investments (not extended), $20,000.00.	
Total expenses	$1,522 26

LONDON POLICE BENEFIT FUND ASSOCIATION.

(Returns Book, p. 370.)

ANNUAL STATEMENT FOR THE YEAR ENDING 31ST DECEMBER, 1914.

Head Office, Police Headquarters, London.

Organized 1st January, 1887; incorporated 12th March, 1887.

The Executive Officers of the Society at the 31st December, 1914, were as follows.

Robert Egelton, Chairman .....London.
Cecil McRoberts, Secretary .....London.
W. T. Williams, Treasurer .....London.

V. ASSETS.

Bonds, debentures, etc.	$47,663 52
Cash on deposit to the Association's credit in the Huron & Erie Loan and Savings Co.	11,392 03
Total assets	$59,055 55

VI. LIABILITIES.—None.

VII. MISCELLANEOUS.

No action or proceeding was instituted or prosecuted by or against the Society.

A percentage is deducted from salaries monthly. The Society's accounts for 1914 were duly audited, January, 1915.

The books of record or account kept are: Minute Book, Ledger and Journal.

Names and addresses of auditors for 1914: James S. Bell and Thomas Nickle, London.

No changes in the organization or management or the constitution and rules of the Society have been made during the year 1914.

Number of members on 31st December, 1914, 50.

VIII. CASH RECEIPTS.

Cash balance from 1913 (not extended), $9,509.30.
Cash receipts for 1914:

Dues	$3,109 02
Interest and dividends	2,394 99
All other sources	883 00
Debentures matured (not extended), $16,000.000.	
Total receipts	$6,387 01

IX. Cash Expenditure.

(a) *Expenses of Management.*

Cash paid during 1914 for:

Registration	$3 00
Salaries	10 00
Other expenses	1 50
Total expenses of management	$14 50

(b) *Miscellaneous Expenditure.*

Gratuities and pensions	489 78
For investments, etc. (not extended), $20,000.00.	
Total expenditure	$504 28

THE OFFICERS' WIDOWS AND ORPHANS' FUND OF THE BANK OF BRITISH NORTH AMERICA.

ANNUAL STATEMENT FOR THE YEAR ENDING 31ST DECEMBER, 1914.

Head Office, St. James Street, Montreal.

Head Office in Ontario: The office of the Bank of British North America, corner Yonge and Wellington Streets, Toronto, Ontario.

Organized 14th October, 1891.

The Executive Officers of the Fund at the 31st December, 1914, were as follows:

H. B. MacKenzie, President	Montreal, Que.
J. Dodds, Vice-President	London, England.
J. Anderson, Trustee	Montreal, Que.
O. R. Rowley, Trustee	Montreal, Que.
H. A. Harvey, Trustee	Montreal, Que.
J. McEachern, Trustee	Winnipeg, Man.
R. P. Fraser, Hon. Secretary-Treasurer	Montreal, Que.

I. AND II. SICK AND FUNERAL BENEFITS.—None.

III. ASSETS.

Cash value of mortgages	$25,000 00
Cash value of bonds, debentures, etc.	229,496 96
Cash in deposit to credit of fund, not drawn against, in the following chartered bank:	
Bank of British North America, Montreal, Que.	28,500 55
Total assets	$282,997 51

V. MISCELLANEOUS.

No assessments are made.

The Fund's accounts were duly audited during 1914 on the 31st October, 1914.

Books of record and account kept of the Fund are as follows: Cash Book, Journal, Individual Ledger, Annuity Book, Record of Births, Marriages and Deaths, Minute Book and Register of Investments.

Names and post office addresses of the auditors for 1914 were as follows: Price Waterhouse & Co., 21 Commercial Union Building, Montreal, Que.

VII. CASH RECEIPTS.

Cash balance from 1913 (not extended), $21,665.72.

Cash received during 1914 from:

Interest	$16,882 04
Subscriptions from married members, and fees from unmarried members	12,673 26
Donations from Bank	7,440 72
Cash received from repayments of loan (not extended), $331.02.	
Total receipts	$36,996 02

VIII. Cash Expenditure.

(a) *Expenses of Management.*

Cash paid during 1914 for:	
Law costs	$31 00
Registration fee	10 00
Salary for Actuary	125 00
Total expenses of management	$166 00

(b) *Miscellaneous Expenditure.*

Benefits to widows and orphans	6,932 27
Other expenditure	1,248 44
For investments, etc. (not extended), $22,145.50.	
Total expenditure	$8,346 71

TORONTO TYPOGRAPHICAL UNION, No. 91.

ANNUAL STATEMENT FOR THE YEAR ENDING 31ST DECEMBER, 1914.

Head Office, Toronto.

Organized in 1844; incorporated in Ontario, 13th September, 1894.

The Executive Officers of the Society at the 31st December, 1914, were as follows:

Duncan McDougall, President .....Toronto.
E. G. How, Treasurer .....Toronto.
Samuel Hadden, Secretary .....Toronto.

I. FUNERAL BENEFITS.

Funeral benefits are undertaken by this Society, the total membership of which is 1,114.

Number of members who died duriug 1914, 9.

Amount of funeral benefits paid in 1914, $450.00.

Total cash standing to credit of sick and funeral fund, 31st December, 1914, $3,815.62.

II. SICK BENEFITS.

Number of members who received sick benefits in 1914, 98.

Amount of sick benefits paid in 1914, $1,660.00.

Number of weeks' sickness experienced in 1914, 289.

III. ASSETS.

Sick and Funeral Fund (Merchants Bank)	$3,815 62

IV. LIABILITIES.—None.

V. MISCELLANEOUS.

The Society's books were audited during 1914 quarterly.

Names and addresses of auditors for 1914 were as follows: D. S. Johnston, Ernest Webb, and J. Welsh, Toronto, Ont.

Books kept for the purposes of benefit fund: Treasurer's and Financial Secretary's Ledgers, Treasurer's Cash Book and Ledger.

No changes were made in the rules relating to sick benefits.

Amount of bond of Secretary, $500.00.

Amount of bond of Treasurer, $500.00.

VII. Cash Receipts.

Cash balance from 1913 (not extended), $3,620.45.
Cash received during 1914 from:

Dues	$2,195 70
Interest	109 47
Other sources (International Union)	3,200 00
Total receipts	$5,505 17

VIII. Cash Expenditure.

(*a*) *Expenses of Management.*

Cash paid during 1914 for:
All management expenses are paid by the Union.

(*b*) *Miscellaneous Expenditure.*

Sick benefits	$1,660 00
Funeral benefits ($3,200.00 paid by International)	3,650 00
Total expenditure	$5,310 00

METHODIST BOOK AND PUBLISHING HOUSE EMPLOYEES' BENEFIT SOCIETY.

ANNUAL STATEMENT FOR THE YEAR ENDING 31ST DECEMBER, 1914.

Head Office, 29-33 Richmond Street West, Toronto.

Organized 8th November, 1894; incorporated 11th February, 1895.

The Executive Officers of the Society at the 31st December, 1914, were as follows:

Robert H. Self, President ..... Toronto.
J. W. Davis, Vice-President ..... Toronto.
A. J. Saunders, Secretary-Treasurer ..... Toronto.

I. FUNERAL BENEFITS.

Funeral benefits are undertaken by the Society, with a membership of 189.

Number of members who died during 1914,1.

Amount of funeral benefits paid in 1914, $75.00.

II. SICK BENEFITS.

Sick benefits are undertaken by the Society.

Number of members who received sick benefits during 1914, 26.

Amount of benefits paid in 1914, $420.50.

Number of weeks' sickness experienced in 1914, 86.

Balance to credit of fund, $834.69.

III. ASSETS.

Cash in Imperial Bank	$834 69
Total	$834 69

IV. LIABILITIES.—None.

V. MISCELLANEOUS.

The accounts of the Society were audited 8th January, 1915.

The books of account kept by the Society are: Cash Book and Record Book.

Names and addresses of auditors of accounts for 1914: Geo. A. Rumsby and Robt. H. Self, Toronto, Ont.

Assessments are made weekly and are payable each Saturday.

Number of assessments made during 1914, 32.

No changes were, during 1914, made in the Constitution and Rules in relation to insurance certificates.

VIII. Cash Receipts.

Cash balance from 1913 (not extended), $770.49.
Cash received during 1914 from:

Dues	$619 50
Interest	21 60
Total receipts	$641 10

IX. Cash Expenditure.

(a) Expenses of Management.

Cash paid during 1914 for:

Registration fee	$3 00
Salaries	51 00
Printing	26 05
Postage, etc.	1 35
Total expenses of management	$81 40

(b) Miscellaneous Expenditure.

Funeral benefits	75 00
Sick benefits	420 50
Total expenditure	$576 90

HIS MAJESTY'S ARMY AND NAVY VETERANS' SOCIETY (TORONTO).

(File p. 35.)

ANNUAL STATEMENT FOR THE YEAR ENDING 31ST DECEMBER, 1914.

Head Office, Toronto.

Organized 9th August, 1887; incorporated in Ontario, 25th January, 1888.

The Executive Officers of the Society at the 31st December, 1914, were as follows:

W. A. Collins, President ..... Toronto.
T. M. Burn, Vice-President ..... Toronto.
W. H. Cooper, Secretary ..... Toronto.
G. H. Youell, Treasurer ..... Toronto.
Charles Bolton, Trustee ..... Toronto.
T. A. J. Moon, Trustee ..... Toronto.
F. Jones, Trustee ..... Toronto.

I. FUNERAL BENEFITS.

Funeral benefits are undertaken by the Society.
Total membership at 31st December, 1914, 146.
Number of members who died during 1914, 1.
Amount paid for funeral benefits, $50.00.

III. ASSETS.

Cash on deposit to Society's credit, not drawn against, in the following chartered bank:	
Bank of Commerce, Toronto	$2,285 83
Other assets	434 37
Total assets	$2,720 20

IV. LIABILITIES.—None.

V. MISCELLANEOUS.

No assessments are made, monthly payments being required.
The following books of record are kept: Minute Book, Cash Book and Ledger.
The accounts were audited June and December, 1914.
Names and addresses of auditors for 1914 were as follows: Joseph Richards and Thomas Chiddenton, Toronto.
Treasurer's bond, $200.00.

VII. Cash Receipts.

Cash balance from 1913 (not extended), $2,161.44.

Cash received during 1914 from:

Honorary members' fees	$47 00
Initiation fees	48 00
Dues	386 80
Supplies sold	18 40
Interest	65 28
Other sources	80 02
Total	$645 50

VIII. Cash Expenditure.

(a) Expenses of Management.

Cash paid during 1914 for:

Commission and organization expenses	$10 30
Salaries, officers' and auditors' fees	61 50
Registration fee	3 00
Printing	74 51
Supplies bought	58 91
Rent, light, etc.	29 00
Postage, express, etc.	1 50
Premium for guarantee of Lodge Officer	1 00
Other expenditures	38 74
Memorial Board	126 50
Total expenses of management	$404 96

(b) Miscellaneous Expenditure.

Funeral benefits	50 00
Gratuities to distressed members	65 15
Total expenditure	$520 11

H. M. ARMY AND NAVY VETERANS' SOCIETY OF HAMILTON.

ANNUAL STATEMENT FOR THE YEAR ENDING 31ST DECEMBER, 1914.

Head Office, Foresters' Hall, James Street N., Hamilton, Ont.

Organized 5th October, 1889, and incorporated 4th January, 1897.

The Executive Officers of the Society at the 31st December, 1914, were as follows:

John Gardner, President ..... Hamilton.
Richard Fleming, Treasurer ..... Hamilton.
Edward B. Wyatt, Secretary ..... Hamilton.

I. FUNERAL BENEFITS.

Funeral benefits are undertaken by the Society.

Total membership at 31st December, 1914, 109.

Four members died during 1914, and funeral benefits were paid amounting to $400.00.

Amount standing to credit of Funeral Benefit Fund, $1,408.94.

II. SICK BENEFITS.

Amount paid for medical attendance	$109 00

III. ASSETS.

Cash on hand	$6 19
Cash deposited with the Hamilton Provident and Loan Society.....	1,402 75
Total assets	$1,408 94

IV. LIABILITIES.

Funeral benefits unpaid at 31st December, 1914	$100 00

V. MISCELLANEOUS.

The Society's accounts were duly audited on January 18th, 1915.

Names and post office address of the auditors for 1914: W. H. Porter and Wm. Jones, Hamilton.

The books of account kept by the Society are: Minute Book, Cash Book and Ledger.

Certain changes were made in the by-laws during 1914.

VII. Cash Receipts.

Cash balance from 1913 (not extended), $1,642.77.

Cash received during 1914 from:

Initiation fees	$14 50
Supplies sold	5 45
Dues	372 80
Donations	169 50
Interest	48 53
Total receipts	$610 78

VIII. Cash Expenditure.

(*a*) *Expenses of Management.*

Cash paid during 1914 for:

Commission	$41 75
Supplies bought	10 40
Travelling expenses	2 00
Registration fee	3 00
Salaries	33 18
Rent	15 00
Printing, etc.	82 25
Postage	10 80
Other expenditures	128 13
Total management expenses	$326 51

(*b*) *Miscellaneous Expenditure.*

Funeral benefits	400 00
Medical attendance	109 00
Gratuities	9 10
Total expenditure	$844 61

BARTENDERS' BENEVOLENT ASSOCIATION.

ANNUAL STATEMENT FOR THE YEAR ENDING 31ST DECEMBER, 1914.

Head Office, Toronto, Ont.

Organized August, 1900; incorporated 18th August, 1900.

The Executive Officers of the Society at the 31st December, 1914, were as follows:

Chas. Batchelor, President ..... **Toronto.**
J. Seymour, Treasurer ..... Toronto.
H. Tindale, Rec. Secretary ..... Toronto.

I. FUNERAL BENEFITS.

Funeral benefits are undertaken by the Society, with a membership of 60.
Number of members who died during 1914, 1.
Amount of funeral benefits paid in respect of deceased members, $100.00.

II. SICK BENEFITS.

Number of members who received sick benefits during 1914, 6.
Amount of sick benefits paid during 1914, $123.00.
Number of weeks' sickness experienced during 1914, 31.
Amount paid for medical attendance during 1914, $87.50.
Total cash standing to credit of Sick and Funeral Benefit Fund at 31st December, 1914, $3,380.97.

III. ASSETS.

Cash on hand	$0 05
Cash in Home Bank of Canada	$3,380 92
Total assets	$3,380 97

IV. LIABILITIES.—None.

V. MISCELLANEOUS.

The Society's accounts were duly audited 15th January, 1915.

Names and addresses of the auditors of accounts for 1914: George Stroud and Thos. Watts, Toronto.

No changes were, during 1914, made in the organization and management or in the Constitution and Rules of the Society in relation to benefits.

VII. Cash Receipts.

Cash balance from 1913 (not extended), $3,314.11.	
Cash received during 1914 from:	
Dues	$328 44
Interest	100 05
Supplies sold	1 40
Total receipts	$429 89

VIII. Cash Expenditure.

(a) Expenses of Management.

Cash paid during 1914 for:	
Registration fee	$3 00
Rent	18 00
Salaries	8 00
Postage and printing	5 28
Supplies bought	14 25
Total expenses of Management	$48 53

(b) Miscellaneous Expenditure.

Funeral benefits	100 00
Sick benefits	123 00
Medical attendance	87 50
Other expenditure	4 00
Total expenditure	$363 03

TORONTO RAILWAY EMPLOYEES' UNION AND BENEFIT SOCIETY.

ANNUAL STATEMENT OF THE BENEFIT FUND FOR THE YEAR ENDING 31ST DECEMBER, 1914.

Head Office, Church Street, Toronto.

Organized 24th August, 1893, and incorporated in Canada, 30th November, 1893; re-incorporated in Ontario, 26th April, 1897.

The Executive Officers of the Society at the 31st December, 1914, were as follows:

James Scott, President ....Toronto.
W. D. Robins, Financial Secretary .....Toronto.
Jos. Gibbons, Business Agent, Rec. Secretary and Treasurer (Labor Temple) ....Toronto.

I. FUNERAL BENEFITS.

Funeral benefits are undertaken by the International body. Membership of local body, 2,184.

Number of members who died during 1914, 11.

Amount of funeral benefits paid in respect of deceased members, $3,600.00.

II. SICK BENEFITS.

Sick benefits are undertaken by the Society.

Number of members who received sick benefits during 1914, 311.

Total amount of benefits paid in 1914 in respect of sick members, $4,123.81.

Number of weeks' sickness experienced in 1914, 714 4-7.

Amount paid for medical attendance during 1914, $1,364.00.

Amount standing to credit of Sick Fund, 31st December, 1914, $1,579.98.

III. ASSETS.

Cash in Home Bank of Canada, 31st December, 1914	$1,579 98
Total	$1,579 98

IV. LIABILITIES.—None.

V. MISCELLANEOUS.

Dues are paid monthly.

The Society's books were audited for 1914 on the last day of March, June, September and December.

Name and address of auditor for 1914 was as follows: Geo. Cooney, Toronto.

The books of account kept by the Society are: Due Book, Cash Book and Ledger.

Certain changes were made during 1914 in the constitution and rules in relation to benefits.

Amount of bond of Secretary, $500.

Amount of bond of Treasurer, $1,000.

VII. Cash Receipts.

Cash balance, 31st December, 1913, $381.79.
Cash received during 1914 from:

Dues	$6,686 00
International Union	3,600 00
Total receipts	$10,286 00

VIII. Cash Expenditure.

(a) Expenses of Management.

Cash paid during 1914 for:

All expenses of management are paid from the general fund.

(b) Miscellaneous Expenditure.

Funeral benefits (paid by International)	$3,600 00
Sick benefits	4,123 81
Medical attendance	1,364 00
Total expenditure	$9,087 81

THE DOMINION EXPRESSMEN'S SICK BENEFIT ASSOCIATION.

ANNUAL STATEMENT FOR THE YEAR ENDING 31ST DECEMBER, 1914.

Head Office, King and Simcoe Sts., Toronto, Ont.

Organized 30th November, 1890, and incorporated in Ontario 6th Decemberr, 1893.

The Executive Officers of the Association at the 31st December, 1914, were as follows:

William C. Jex, President, Dominion Express ..... Toronto.
W. M. Carruthers, Secretary-Treasurer ..... Toronto.

I. FUNERAL BENEFITS.

Funeral benefits are undertaken by the Association. Membership, 1,098.
Number of members who died during 1914, 6.
Amount of funeral benefits paid, $800.00.
Cash standing to credit of Funeral Benefit Fund, $144.00.

II. SICK BENEFITS.

Sick benefits are undertaken by the Association.
Number of members who received sick benefits in 1914, 241.
Total amount of sick benefits paid in 1914, $5,485.91.
Number of weeks' sickness experienced in 1914, 914.
Total amount of cash standing to the Credit of Sick Benefit Fund at 31st December, 1914, $4,714.36.

III. ASSETS.

Cash in Dominion Bank, Toronto, Sick Benefit	$4,714 36
Cash in Dominion Bank, Toronto, Funeral Benefit Fund	144 00
Total assets	$4,858 36

IV. LIABILITIES.—None.

V. MISCELLANEOUS.

Assessments are made for the purpose of life insurance or benefit certificates monthly.

Twelve such assessments were made during the year 1914.

The Society's books were duly audited on January 12th, 1914.

The following books of record and account are kept for the purpose of benefits: Ledger, Index Book and Bank Books.

The names and post office addresses of the auditors for 1914 were as follows: C. A. Girvin, W. J. Wilson, and A. H. McInnis, Toronto.

Amount of bond of Secretary-Treasurer, $500.

VII. Cash Receipts.

Amount of cash on hand 31st December, 1913, $4,931.92.	
Cash received during 1914 from:	
Dues	$6,778 50
Initiations	69 50
Interest	111 85
Total receipts	$6,959 85

VIII. Cash Expenditure.

(*a*) *Expenses of Management.*

Cash paid during 1914 for:	
Registration	$10 00
Salaries, officers' and auditors' fees	506 00
Printing, stationery and advertising	152 50
Guarantee for Secretary-Treasurer	5 00
Postage	12 00
Slips returned, etc.	62 00
Total expense of management	$747 50

(*b*) *Miscellaneous Expenditure.*

Funeral benefits	800 00
Sick benefits	5,485 91
Total expenditure	$7,033 41

WM. & J. G. GREEY'S EMPLOYEES MUTUAL SICK BENEFIT SOCIETY.

ANNUAL STATEMENT FOR THE YEAR ENDING 31ST DECEMBER, 1914.

Head Office, 6 Church Street, Toronto.

Organized 1887; incorporated 11th January, 1899.

The Executive Officers of the Society at the 31st December, 1914, were as follows:

Arthur Goss, President ..... Toronto.
J. G. Greey, Treasurer ..... Toronto.
F. D. Hunt, Secretary ..... Toronto.

II. SICK BENEFITS.

Number of members in the Society at 31st December, 1914, 68.
Number of members who received sick benefits during 1914, 18.
Total amount of sick benefits paid during 1914, $226.54.
Number of weeks' sickness experienced during 1914. 56 5-6.
Total amount of cash standing to credit of Sick Benefit Fund at 31st December, 1914, $220.64.

III. ASSETS.

Cash in Imperial Bank, Toronto	$220 64
Total assets	$220 64

IV. LIABILITIES.—None.

V. MISCELLANEOUS.

One member's wife of the Society died in 1914.
Assessments were made for the purpose of benefits monthly, and special assessments when required.
Eleven such assessments were made during the year 1914.
The Society's books were duly audited January, April, July, and December, 1914.
The following books of record are kept: Minute Book, Secretary's and Treasurer's Cash Books.
Names and post office addresses of the auditors for 1914 were as follows: J. H. Atkinson and F. J. Martin, Toronto.

VII. CASH RECEIPTS.

Cash balance from 1913 (not extended), $190.12.
Cash received during 1914 from:

Assessments	$206 00
Interest	5 30
Donation from firm	51 26
Total	$262 56

VIII. Cash Expenditure.

(a) Expenses of Management.

Cash paid during 1914 for:	
Registration fee	$3 00
Secretary	2 50
Total management expenses	$5 50

(b) Miscellaneous Expenditure.

Sick benefits	226 54
Total expenditure	$232 04

KARN & CO. EMPLOYEES' MUTUAL BENEFIT ASSOCIATION.

ANNUAL STATEMENT FOR THE YEAR ENDING 31ST DECEMBER, 1914.

Head Office, Woodstock, Ontario.

Incorporated in Ontario, January 22nd, 1900.

The Executive Officers of the Society at the 31st December, 1914, were as follows:

Leo. Matthew, President .....Woodstock.
W. Holmes, Vice-President .....Woodstock.
John Page, Secretary-Treasurer .....Woodstock.

I. FUNERAL BENEFITS.

Number of members who died during 1914, one.
Amount of funeral benefits paid during 1914, none.

II. SICK BENEFITS.

Sick benefits are undertaken by the Society, with a membership of 64.
Number of members who have received sick benefits during 1914, 12.
Number of weeks' sickness experienced during 1914, 37¼.
Amount paid in respect of sick members during 1914, $111.75.
Amount paid for medical attendance, $99.75.
Total amount of cash standing to credit of fund at 31st December, 1914, $1.59.

III. ASSETS.

Cash in Bank of Nova Scotia, Woodstock	$0 84
Cash on hand	0 75
Total assets	$1 59

IV. LIABILITIES.

Funeral benefits unpaid, December 31st, 1914.....	$25 00

V. MISCELLANEOUS.

Assessments are made monthly, and are payable on the tenth day of the month.
The accounts were audited on the 17th January, 1915.
Names and addreses of auditors: W. E. Gould and A. J. Watford, Woodstock.
Books of account kept: Cash Book, Ledger, Membership and Minute Book.

VII. Cash Receipts.

Balance from 1913 (not extended), $23.99.
Cash received during 1914 from:

Assessments	$198 50
Total receipts	$198 50

VIII. Cash Expenditure.

(a) *Expenses of Management.*

Cash paid during 1914 for:

Registration	$3 00
Salaries	6 40
Total expenses of management	$9 40

(b) *Miscellaneous Expenditure.*

Sick benefits	111 75
Medical attendance	99 75
Total expenditure	$220 90

THE COCKSHUTT PLOW COMPANY RELIEF ASSOCIATION.

ANNUAL STATEMENT FOR THE YEAR ENDING 31ST DECEMBER, 1914.

Head Office, Brantford.

Incorporated in Ontario, August 19th, 1899.

The Executive Officers of the Society at the 31st December, 1914, were as follows:

H. Cockshutt, Hon. President ..... Brantford.
George Wedlake, President ..... Brantford.
F. Scattergood, First Vice-President ..... Brantford.
A. Balne, Second Vice-President ..... Brantford.
E. L. Kirkpatrick, Secretary ..... Brantford.
Peter M. Yule, Treasurer. ..... Brantford.

I. FUNERAL BENEFITS.

Funeral benefits are undertaken by the Society, total membership of which is 374.

Number of members who died during 1914, two; and funeral benefits were paid amounting to $80.00.

Total cash standing to credit of Funeral Benefit Fund at 31st December, 1914, $459.86.

II. SICK BENEFITS.

Sick benefits are undertaken by the Society. Sixty-nine members received sick benefits during 1914, amounting to $971.47.

Number of weeks' sickness experienced in 1914, 243½.

III. ASSETS.

Cash in Bank of Montreal, Brantford	$459 86

IV. LIABILITIES.—None.

V. MISCELLANEOUS.

Assessments are made monthly or oftener if necessary.

The Society's accounts were audited January 14th, 1915.

The books of record kept are as follows: Assessment Book, Financial Detail Book, Cash Book, Minute Book.

Names and post office addresses of the auditors of accounts of 1914: R. G. Ashbury and Herbert E. Chittenden, Brantford.

No changes were made in regard to sick benefits during 1914.

VII. Cash Receipts.

Cash balance from 1913 (not extended), $506.93.
Cash received during 1914 from:

Assessments	$1,184 30
Interest and dividends	12 44
Total	$1,196 74

VIII. Cash Expenditure.

(*a*) *Expenses of Management.*

Cash paid during 1914 for:

Law costs	$0 50
Registration fee	3 00
Printing, stationery and advertising	9 25
Officers' salaries, etc.	155 00
Postage	0 05
Total	$167 80

(*b*) *Miscellaneous Expenditure.*

Funeral benefits	80 00
Sick benefits	971 47
Gratuities	24 00
Grand total	$1,243 27

COBBAN MANUFACTURING COMPANY'S EMPLOYEES' MUTUAL BENEFIT

ANNUAL STATEMENT FOR THE YEAR ENDING 31ST DECEMBER, 1914.

Head Office, Toronto.

Organized 19th January, 1889; incorporated in Ontario, 4th July, 1894.

The Executive Officers of the Society at the 31st December, 1914, were as follows:

J. Yarrow, President .....Toronto.
H. Meade, Secretary .....Toronto.
J. Pollard, Treasurer .....Toronto.

I. FUNERAL BENEFITS.

Funeral benefits are undertaken by the Society; total membership at 31st December, 1914, 78.
Number of members who died during 1914, 2.
Amount of funeral benefits paid during 1914, $60.00.

II. SICK BENEFITS.

Sick benefits are undertaken by the Society.
Number of members who received sick benefits during 1914, 12.
Amount paid for sick benefits during 1914, $162.25.
Number of weeks' sickness experienced in 1914, 54½.
Total amount of cash standing to credit of Sick Benefit Fund, $150.00.

III. ASSETS.

Cash on deposit in Dominion Bank, Toronto.....	$150 00
Total assets	$150 00

IV. LIABILITIES.—None.

V. MISCELLANEOUS.

Assessments are made monthly.
Society's books were duly audited on December 21st, 1914.
The books of record are Cash Book and Ledger.
Names and addresses of auditors for 1914 were as follows: Frank Hewson and Robert J. Orr, Toronto.
Treasurer's bond, $500.00.

VII. Cash Receipts.

Cash balance from 1913 (not extended), $134.63.	
Cash received during 1914 from:	
Initiation fees	$8 50
Dues	271 50
Interest	3 49
Total	$283 49

VIII. Cash Expenditure.

(a) Expenses of Management.

Cash paid during 1914 for:	
Salaries, officers' and auditors' fees	$21 00
Registration fee	3 00
Premium for guarantee of officers	2 50
Total expenses of management	$26 50

(b) Miscellaneous Expenditure.

Funeral benefits	60 00
Sick benefits	162 25
Other expenditure	19 37
Total expenditure	$268 12

THE LOYAL TRUE BLUE ASSOCIATION.

ANNUAL STATEMENT FOR THE YEAR ENDING 31ST DECEMBER, 1914.

Head Office, Orillia, Ont.

Organized 30th November, 1875; incorporated 28th June, 1893.

The Executive Officers of the Society at the 31st December, 1914, were as follows:

Robert C. Newman, Grand Master ..... Toronto.
D. H. Church, Grand Secretary .....Orillia.
Mrs. Tressa Burnett, Grand Treasurer.....Toronto.

I. FUNERAL BENEFITS.

The funeral benefits are undertaken by the Grand Lodge, the total membership of which at 31st December, 1914, was about 4,915.

Total number of members who died during 1914, 15.

Amount of funeral benefits paid in respect of deceased members in 1914, $1,450.00.

Cash standing at credit of Funeral Fund at 31st December, 1914, $822.28.

II. SICK BENEFITS.

The sick benefits are optional with Subordinate Lodges.

Number of members who received sick benefits during 1914, 16.

Amount of benefits paid in 1914 in respect of sick members, $153.72.

Number of weeks' sickness experienced in 1914, 59.

Amount paid for medical attendance, $132.50.

Total amount standing to credit of Sick Benefit Fund, $885.04.

III. ASSETS.

	Grand Body.	Subordinate Lodges.
Real estate, less incumbrances	.....	$1,000 00
Bank of Nova Scotia, Toronto	$1,022 95	
All other assets	1,500 00	
Totals	$2,522 95	$1,000 00

IV. LIABILITIES.

Aggregate amount of all liabilities	.....	$140 75

V. Miscellaneous.

Assessments on account of benefit certificates are made monthly; oftener when necessary: Twelve assessments were made during the year 1914 payable the 1st of each month.

The books and accounts were duly audited on August 14th, 1914.

The books of record and account kept by the Society are Day Book, Ledger, and Register.

Names and addresses of the auditors for 1914: W. A. Ringer, Picton, and W. G. Farley, Toronto.

Amount of bond of Grand or Supreme Secretary, $1,000.

Amount of bond of Grand or Supreme Treasurer, $1,000.

Certain changes were made in the constitutions and rules during 1914.

VII. Cash Receipts.

	Grand Body.
Cash balances from 1913 (not extended), $1,104.33.	
Cash received during 1914 from:	
Assessments	$1,842 03
Per capita tax and levies	911 44
Charter fees	55 00
Supplies sold	435 78
Interest	21 05
All other sources	38 70
Total receipts	$3,304 00

VIII. Cash Expenditure.

(a) Expenses of Management.

	Grand Body.	Subordinate Lodges.
Cash paid during 1914 for:		
Commission	$65 00	
Registration fee	25 00	
Annual meeting	51 30	
Supplies bought	299 44	
Travelling expenses	101 30	
Salaries, Officers' and Auditors' fees	955 32	
Printing, stationery and advertising	344 45	
Postage, telegrams and express	71 47	
Premiums for guarantee of lodge officers	12 50	
Other expenditures (Orphanage account)	9 60	
Total management expenses	$1,935 38	

(b) Miscellaneous Expenditure.

Funeral benefits	1,450 00	
Sick benefits	.....	$153 72
Medical attendance	.....	132 50
Total expenditure	$3,385 38	$286 22

LOYAL TRUE BLUE ORPHANAGE.

The Executive Officers of the Branch at the 13st December, 1914, were as follows:

Wm. M. Fitzgerald, President ..... Toronto.
Mrs. J. Reynolds, Secretary..... Hamilton.
Mrs. Geo. Burnett, Treasurer ..... Toronto.

Cash Receipts.

Cash balance from 1913 (not extended), $1,077.72.
Cash received during 1914 from:

Interest and dividends	$53 19
Donations	8,735 31
Total receipts	$8 788 50

Cash Expenditure.

(a) Expenses of Management.

Cash paid during 1914 for:

Commission and Organization expenses	$48 83
Supplies bought	1,453 70
Travelling expenses	228 45
Rent, light, heat and taxes	825 80
Salaries	2,182 50
Printing, etc.	199 45
Postage, telephones, telegrams and express	163 09
Premiums for guarantee of officers	5 00
Other management expenses	2,701 68
Total expenses of management	$7,808 50

(b) Miscellaneous Expenditure.

Medical attendance	37 50
Total expenditure	$7,846 00

Assets.

Real estate, less incumbrances	$18,000 00
Bank of Nova Scotia, Toronto	2,020 22
All other assets	2,500 00
Total	$22,520 22

Liabilities.

Mortgage	$6,000 00
Unpaid accounts and salaries	605 02
Total	$6,605 02

THE FEDERATED ASSOCIATION OF LETTER CARRIERS.

ANNUAL STATEMENT FOR THE YEAR ENDING 31ST DECEMBER, 1914.

Head Office, 420 Gladstone Avenue, Toronto, Ont.

Organized 15th September, 1891; incorporated 21st June, 1893.

The Executive Officers of the Society at the 31st December, 1914, were as follows:

Wm. H. Hoop, President ..... Winnipeg, Man.
Alex. McMordie, Secretary-Treasurer ..... Toronto.

II. MOVEMENT IN INSURANCE CERTIFICATES.

(*a*) Contracts for endowments or for benefits in the nature thereof.—None.
(*b*) *Contracts for Insurance other than Endowments, Sick Benefits or Funeral Benefits.*

Contracts in force 31st December, 1913		968
Add contracts taken during 1914, new or renewed		100
Gross number on foot at any time during 1914		1,068
Contracts matured in 1914 *	8	
Contracts lapsed in 1914	93	
Total deductions	101	101
Net contracts on foot 31st December, 1914		967
Number of certificates temporarily suspended		13

III. AND IV. FUNERAL AND SICK BENEFITS.—None.

V. ASSETS.

Cash on deposit in Canadian Bank of Commerce, Toronto	$3,254 67
Total assets	3,254 67

VI. LIABILITIES.—None.

VII. MISCELLANEOUS.

No actions or proceedings were instituted or prosecuted by or against the Society during 1913.

Nine assessments were made during 1914.

The amount payable at each death being one assessment from each and every member in good standing on the date of said death.

The Society's accounts were duly audited for 1914 on January 23rd, 1915.

The books of record or account kept for purposes of insurance certificates or benefits are: Certificate Register, Roll Book, Day Book, Ledger.

*Assessments are made for purposes of life insurance certificates on date of death of a member, and are payable within 30 days, one advance assessment being kept on hand.

Names and post office addresses of the auditors for 1914: Frank Secord, H. S. Tipple, and C. J. Onley, Toronto.

Number of members in Ontario, 360.

Number of members in Ontario who died during 1914, one.

Amount paid as death claims to Ontario members, $461.75.

VIII. Cash Receipts.

Cash balance from 1913 (not extended), $1,407.97.

Cash received during 1914 from:

Assessments	$8,329 75
Per capita tax and levies	383 09
Interest	70 18
Supplies sold	22 00
Total receipts	$8,805 02

IX. Cash Expenditure.

(a) Expenses of Management.

Cash paid during 1914 for:

Registration fee	$10 00
Supplies bought	35 65
Salaries	117 60
Printing	40 00
Postage, telegrams and express	21 32
Total expenses of management	$224 57

(b) Miscellaneous Expenditure.

Life insurance claims other than endowments	6,733 75
Total expenditure	$6,958 32

Schedule by ages of membership, amount of insurance, etc., at 31st December, 1914.

Attained ages.	Number of members. Col. 1	Amount of insurance. Col. 2	Amount of annual payments. Col. 3	Number of deaths during year. Col. 4	Death losses incurred during year. Col. 5
		$ c.	$ c.		$ c.
16–24	59	55,106 00	501 50	.....	.....
25–29	207	186,800 00	1,700 00	1	896 00
30–34	237	217,622 00	1,980 50	.....	.....
35–39	146	134,496 00	1,224 00	2	1,792 00
40–44	53	46,700 00	425 00	1	896 00
45–49	78	72,852 00	663 00	1	896 00
50–54	74	65,380 00	595 00	.....	.....
55–59	64	57,908 00	527 00	2	1,792 00
60–64	37	34,558 00	314 50	1	461 75
65–69	12	11,208 00	102 00	.....	.....
70–74	5	4,670 00	42 50	.....	.....
75–79	4	3,736 00	34 00	.....	.....
80–84	3	2,802 00	25 50	.....	.....
85 & over	1	934 00	8 50	.....	.....
Totals	980	894,772 00	8,143 00	8	6,733 75

POSTAL BENEFIT ASSOCIATION OF TORONTO.

ANNUAL STATEMENT FOR THE YEAR ENDING 31ST DECEMBER, 1914.

Head Office, Post Office, Toronto.

Organized 8th June, 1891; incorporated in Ontario, 17th November, 1894.

The Executive Officers of the Society at the 31st December, 1914, were as follows:

W. Sparks, President .....Toronto.
Wm. Christie, Vice-President .....Toronto.
A. T. Middleton, Treasurer .....Toronto.
A. Murphy, Secretary .....Toronto.

I. FUNERAL BENEFITS.

Funeral benefits are undertaken by the Society, the total membership of which at the 31st December, 1914, was 276.

Number of members who died during 1914, 2.

Total amount of funeral benefits paid in 1914, $300.00.

Cash in Funeral Benefit Fund, 31st December, 1914, $844.35.

II. SICK BENEFITS.—None.

III. ASSETS.

Cash in Treasurer's and Secretary's hands	$7 45
Cash on deposit in Imperial Bank	836 90
Total	$844 35

IV. LIABILITIES.—None.

V. MISCELLANEOUS.

Assessments are made each month, when necessary.

Three assessments were made during 1914.

The Society's accounts were duly audited on February 18th, 1915.

Books of record and account kept for purposes of insurance certificates are as follows: Cash Book, Minute Book, Treasurer's By-laws and Bank Book.

Names and post office addresses of auditors for 1914: Frank Graham and T. D. Gould, Toronto.

No changes were made in relation to insurance certificates in 1914.

VII. Cash Receipts.

Cash balance from 1913 (not extended), $989.20.
Cash received during 1914 from:

Initiation fees	$11 25
Assessments	162 50
Interest	24 40
Total	$198 15

VIII. Cash Expenditure.

(a) *Expenses of Management.*

Cash paid during 1914 for:

Registration fee	$3 00
Secretary's salary	40 00
Total expenses of management	$43 00

(b) *Miscellaneous Expenditure.*

Funeral benefits	300 00
Total expenditure	$343 00

THE MASSEY-HARRIS, TORONTO, EMPLOYEES' MUTUAL BENEFIT SOCIETY.

ANNUAL STATEMENT FOR THE YEAR ENDING 31ST DECEMBER, 1914.

Head Office, 915 King Street West, Toronto.

Organized June, 1883; incorporated in Ontario, 7th March, 1894.

The Executive Officers of the Society at the 31st December, 1914, were as follows:

Thomas DeRose, President .....Toronto.
P. Hannigan, 1st Vice-President .....Toronto.
E. Gray, 2nd Vice-President .....Toronto.
James Conlan, Treasurer .....Toronto.
Thomas Carruthers, Secretary .....Toronto.

I. FUNERAL BENEFITS.

The Society undertakes funeral benefits.
The total membership was, at 31st December, 1914, 1,025.
Number of members who died during 1914, 9.
Total amount of funeral benefits paid in 1914, in respect of deceased members, $480.00.
Number of junior members who died during 1914, none.
Amount of funeral benefits paid in 1914, in respect of junior members, none.
Number of members' wives who died in 1914, 7.
Amount of funeral benefits paid in 1914 in respect of deceased wives, $210.00.
Amount at the credit of the General Fund at 31st December, 1914; $935.39.
Funeral and sick benefits are paid out of the General Fund.

II. SICK BENEFITS.

The Society undertakes sick benefits.
Number of members who received sick benefits during 1914, 502.
Total amount of sick benefits paid in 1914, $4,604.50.
Number of weeks' sickness paid in 1914, 1,317½.
Nothing was paid out for medical attendance during 1914.

III. ASSETS.

Cash in Dominion Bank, Toronto	$935 39
Total assets	$935 39

IV. LIABILITIES.—None.

V. Miscellaneous.

No changes were made in 1914 in the organization and management of the Society.
Assessments were made every four weeks.
Thirteen assessments were made during 1914.
The accounts were audited July 4th, 1914, and January 9th, 1915.
The following books are kept: Minute Book, Day Book and Ledger.
The names and post office addresses of the auditors for 1914 were: Joseph Coulter and John Hibbert, Toronto.

VII. Cash Receipts.

Cash balance from 1913 (not extended), $1,802.99.
Cash received during 1914 from:

Assessments	$4,735 85
Interest	38 10
All other sources	16 35
Total	$4,790 30

VIII. Cash Expenditure.

(*a*) *Expenses of Management.*

Cash paid during 1914 for:

Registration fee (renewal)	$15 00
Printing	1 90
Postage	5 00
Scrutineer's fee	5 00
Travelling expenses (car tickets)	50 00
Managing officers' salaries and officers' and auditors' fees	150 00
Other management expenses	136 50
Expenses of management	$363 40

(*b*) *Miscellaneous Expenditure.*

Funeral benefits	690 00
Sick benefits	4,604 50
Total expenditure	$5,657 90

MASSEY-HARRIS COMPANY (LIMITED) RELIEF ASSOCIATION OF THE CITY OF BRANTFORD.

ANNUAL STATEMENT FOR THE YEAR ENDING 31ST DECEMBER, 1914.

Head Office, Brantford, Ont.

Organized 13th April, 1885, and incorporated 2nd April, 1894.

The Executive Officers of the Society at 31st December, 1914, were as follows:

Eugene E. Uptgrove, President ..... Brantford.
Joseph Book, First Vice-President ..... Brantford.
C. F. Johnson, Second Vice-President ..... Brantford.
J. R. Harmer, Secretary ..... Brantford.
Franklin Grobb, Treasurer ..... Brantford.

I. FUNERAL BENEFITS.

The Society undertakes funeral benefits.
The total membership at 31st December, 1914, was 595.
Number of members of the Society who died in 1914, 7.
Funeral benefits were paid in 1914 amounting to $336.00.

II. SICK BENEFITS.

The Society undertakes sick benefits.
Number of members who received sick benefits during 1914, 160.
Total amount of sick benefits paid in 1914, $2,268.15.
Number of weeks' sickness experienced in 1914, 576.
Total amount to credit of the Sick Benefit Fund at 31st December, 1914, $422.38.

III. ASSETS.

Cash value of bond	$500 00
Cash deposited in Standard Bank, Brantford	422 38
Other assets	12 00
Total assets	$934 38

IV. LIABILITIES.—None.

V. MISCELLANEOUS.

Thirteen assessments were made in 1914 for the purpose of funeral and sick benefits, payable every four weeks.

The Society's accounts for 1914 were audited January 2nd, 1915.

The following books of record and account are kept: Minute Book, and Cash Book.

The names and post office addresses of the auditors for 1914 were as follows: E. Roberts and S. G. Macklin, Brantford.

No changes were made in 1914 in the Constitution and Rules of the Society in relation to benefits.

VII. Cash Receipts.

Cash balance from 1913 (not extended), $454.38.
Cash received during 1914 from:

Dues	$2,718 50
Interest on bond	23 75
All other sources	20 15
Total receipts	$2,762 40

VIII. Cash Expenditure.

(a) *Expenses of Management.*

Cash paid during 1914 for:

Law costs	$0 50
Registration fee	10 00
Officers' and auditors' fees	125 00
Printing, stationery, etc.	15 00
Total expenses of management	$150 50

(b) *Miscellaneous Expenditure.*

Funeral benefits	336 00
Sick benefits	2,268 15
Gratuities to distressed members	39 75
Total expenditure	$2,794 40

BAIN WAGON CO. EMPLOYEES' MUTUAL BENEFIT ASSOCIATION.

ANNUAL STATEMENT FOR THE YEAR ENDING 31ST DECEMBER, 1914.

Head Office, Woodstock.

Incorporated 19th January, 1900.

The Executive Officers of the Society at 31st December, 1914, were as follows:

E. E. McDonald, President ..... Woodstock.
Henry Pearson, Treasurer ..... Woodstock.
B. C. Parker, Secretary ..... Woodstock.

II. SICK BENEFITS.

Sick benefits are undertaken by the Society, the membership of which is 208.
Number of members who received benefits during 1914, 43.
Total amount of benefits paid in 1914, $334.00.
Number of weeks' sickness experienced in 1914, 122.
Total amount of cash standing to credit of Sick Benefit Fund, $453.11.

III. ASSETS.

Cash in Bank of Commerce, Woodstock	$453 11

IV. LIABILITIES.—None.

V. MISCELLANEOUS.

Assessments are made for the purpose of benefits monthly and are payable 1st of each month. Eight such assessments were made during 1914.

Books of record and account kept by the Society are as follows: Cash Book, Ledger and Minute Book.

The Society's books were duly audited June, 1914.

The names and post office addresses of the auditors for 1914 were as follows: Geo. Coleman and J. V. Spedding, Woodstock.

No changes were made during 1914 in the organization, management or constitution and rules of the Society.

VII. CASH RECEIPTS.

Cash balance from 1913 (not extended), $398.69.
Cash received during 1914 from:

Application fees	$69 50
Assessments	425 30
Interest	11 87
Total receipts	$506 67

VIII. Cash Expenditure.

(a) *Expenses of Management.*

Cash paid during 1914 for:	
Law costs	$1 00
Registration fee	3 00
Supplies bought	23 15
Officers' and auditors' salaries	67 80
Printing, etc.	0 15
Total expenses of management	$95 10

(b) *Miscellaneous Expenditure.*

Funeral wreaths	20 00
Sick benefits	334 00
Refund to members	3 15
Total expenditure	$452 25

THE OTTAWA UNITY PROTESTANT BENEFIT SOCIETY.

ANNUAL STATEMENT FOR THE YEAR ENDING 31ST DECEMBER, 1914.

Head Office, 412 McLeod Street, Ottawa, Ontario.

Organized 1st June, 1868, and incorporated in Ontario 23rd January, 1869.

The Executive Officers of the Society at 31st December, 1914, were as follows:

Abraham Payne, President ..... Ottawa.
Jno. Scott, Vice-President ..... Ottawa.
W. Pennington, Treasurer ..... Ottawa.
A. E. Bullman, Financial Secretary ..... Ottawa.
J. A. Murphy, Recording Secretary ..... Ottawa.

I. FUNERAL BENEFITS.

Funeral benefits are undertaken by the Society. Membership, 88.
Number of members who died during 1914, 4.
Funeral benefits amounting to $100.00 were paid.
Total amount of cash standing to credit of General Fund, $407.49.

II. SICK BENEFITS.

Sick benefits are undertaken by the Society.
Number of members who received sick benefits during 1914, 4, amounting to $51.00.
Number of weeks' sickness experienced during 1914, 17.
Amount paid for medical attendance in 1914, $97.32.
Total amount cash standing to credit of General Fund, December, 1914, $407.49.

III. ASSETS.

Cash on hand	$27 52
Bank of Ottawa (General Fund)	407 49
Bank of Ottawa (Special Fund)	106 38
Bank of Ottawa (Beneficiary Fund)	384 96
Other assets	65 00
Total assets	$991 35

IV. LIABILITIES.

Sick benefits	$3 00

V. Miscellaneous.

Assessments are made for the purpose of life insurance at the death of a member. Five such assessments were made during 1914.

The Society's books were duly audited February 9th, 1915.

The names and post office addresses of the auditors for 1914 were as follows: J. A. Murphy and J. Scott, Ottawa.

The following books of record and account are kept: Question Book, Roll Book, Minute Book, Blotter and Ledger.

VII. Cash Receipts.

Cash balance from 1913 (not extended), $718.91.

Cash received during 1914 from:

Dues	$436 30
Assessments	822 00
Interest	22 34
Investments (not extended), $762.00.	
Total receipts	$1,280 64

VIII. Cash Expenditure.

(a) *Expenses of Management.*

Cash paid during 1914 for:

Registration fee	$3 00
Rent, light, heat and taxes	30 00
Salaries, officers' and auditors' fees	86 00
Printing, postage, etc.	18 33
Travelling expenses	2 55
Total expenses of management	$139 88

(b) *Miscellaneous Expenditure.*

Benefits to widows and orphans	676 00
Funeral benefits	100 00
Sick benefits	51 00
Gratuities	6 00
Medical attendance	97 32
For investments (not extended), $957.94.	
Total expenditure	$1,070 20

VITTORIO EMMANUELE III. SOCIETY.

ANNUAL STATEMENT FOR THE YEAR ENDING 31ST DECEMBER, 1914.

Head Office, Toronto, Ont.

Organized 1902; incorporated February 27th, 1902.

The Executive Officers of the Society at 31st December, 1914, were as follows:

G. Bagnato, President ..... Toronto.
S. Agliarolo, Vice-President ..... Toronto.
S. Roncone, Financial Secretary, 18 Ontario Street ..... Toronto.
G. Parisi, Corresponding Secretary ..... Toronto.
Angelo Petti, Treasurer ..... Toronto.

I. FUNERAL BENEFITS.

Funeral benefits are undertaken by the Society. The membership of which at 31st December, 1914, was 32.

One member died during 1914.

Total amount of funeral benefits paid during 1914, $60.00.

II. SICK BENEFITS.

Sick benefits are undertaken by the Society.

Number of members who received sick benefits during 1914, 8.

Number of weeks' sickness experienced during 1914, 25 2-7.

Amount paid for sick benefits during 1914, $125.30.

Amount paid for medical atendance, $80.00.

Total cash standing to credit of Sick Benefit Fund at 31st December, 1914, $177.05.

III. ASSETS.

Cash in Bank of Toronto	$177 05

IV. LIABILITIES.—None.

MISCELLANEOUS.

Assessments are made monthly.

Twelve such assessments were made during 1914.

The books of the Society were duly audited December 31st, 1914.

Names and addresses of the auditors for 1914 were: Geo. Parisi and V. Genovese, Toronto.

VII. Cash Receipts.

Cash balance from 1913 (not extended), $241.50.
Cash received during 1914 from:

Dues	$243 60
Supplies sold	20 25
Interest	6 55
Total	$270 40

VIII. Cash Expenditure.

(a) *Expenses of Manaagement.*

Cash paid during 1914 for:

Registration fee	$3 00
Rent, light, heat and taxes	21 00
Officers' salaries	12 00
Postage, etc.	1 50
Printing, etc.	10 25
Supplies bought	11 80
Total management expenses	$59 55

(b) *Miscellaneous Expenditure.*

Sick benefits	125 30
Funeral benefits	60 00
Medical attendance	80 00
All other	10 00
Total expenditure	$334 85

THE B. GREENING WIRE COMPANY, LIMITED, EMPLOYEES' BENEFIT SOCIETY.

ANNUAL STATEMENT FOR THE YEAR ENDING 31ST DECEMBER, 1914.

Head Office, Hamilton, Ont.

Organized 1st April, 1910; incorporated 11th April, 1910.

The Executive Officers of the Society at 31st December, 1914, were as follows:

H. Tansley, President ..... Hamilton.
C. Buckingham, Vice-President ..... Hamilton.
F. J. Maw, Treasurer ..... Hamilton.
K. Knudsen, Secretary ..... Hamilton.

I. FUNERAL BENEFITS.

Funeral benefits are undertaken by the Society, with a membership of 250.
Number of members who died during 1914, none.
Amount of funeral benefits paid during 1914, nil.

II. SICK BENEFITS.

Sick benefits are undertaken by the Society.
Number of members who received sick benefits in 1914, 25.
Amount of benefits paid in 1914, $532.93.
Number of weeks' sickness experienced in 1914, 107.
Cash to credit of fund at 31st December, 1914, $220.61.

III. ASSETS.

Cash in Bank of Hamilton, Hamilton	$220 61
Total assets	$220 61

IV. LIABILITIES.—None.

V. MISCELLANEOUS.

Payments are made monthly.
The accounts of the Society were duly audited for the year 1914, January 11th, 1915.
Names and addresses of the auditors for the year 1914: Walter Turnbull and A. H. Mundt, Hamilton.
Books of record or account kept: Cash, Record, Dues and Benefit Book.
No changes were made in regard to sick benefits during 1914.

VII Cash Receipts.

Cash balance from 1913 (not extended), $277.00.	
Cash received during 1914 from:	
Assessments and dues	$390 80
Donation	130 27
Total receipts	$521 07

VIII. Cash Expenditure.

(a) *Expenses of Management.*

Cash paid during 1914 for:	
Registration fee	$3 00
Managing officers' salary and auditors' fees	40 00
Supplies bought	1 53
Total expenses of management	$44 53

(b) *Miscellaneous Expenditure.*

Sick benefits	532 93
Total expenditure	$577 46

HAMILTON ROLLING MILLS BENEFIT SOCIETY.

ANNUAL STATEMENT OF BENEFIT FUND FOR THE YEAR ENDING 31ST DECEMBER, 1914.

Head Office, Hamilton, Ontario.

Organized 27th February, 1902, and incorporated 21st March, 1905.

The Executive Officers of the Society at the 31st December, 1914, were as follows:

Robert Davis, President .....Hamilton.
James G. Jenks, Vice-President.....Hamilton.
H. P. Heath, Secretary .....Hamilton.
R. W. Monk, Treasurer .....Hamilton.

I. FUNERAL BENEFITS.

Funeral benefits are undertaken by the Society.
Total membership at 31st December, 1914, 450.
Three members died during 1914.
Amount of funeral benefits paid during 1914, $225.00.

II. SICK BENEFITS.

Sick benefits are undertaken by the Society.
Number of members who received sick benefits during 1914, 145.
Amount paid for sick benefits during 1914, $1,964.90.
Number of weeks' sickness experienced during 1914, 442.
Amount paid for medical attendance during 1914, $850.60.
Amount of cash standing to credit of Sick Fund, $1,170.17.

III. ASSETS.

Cash in Bank of Hamilton	$170 17
Bond	1,000 00
Total	$1,170 17

IV. LIABILITIES.—None.

V. MISCELLANEOUS.

Dues are paid twice a month by the members.

The books of record and account are: Cash Book, Receipt Book and Cheque Book.

The accounts of the Society were audited quarterly in 1914.

Names and addresses of the auditors for 1914: P. Erskine and A. Gorman, Hamilton.

No changes were, during 1914, made in the by-laws in relation to benefits.

VII. Cash Receipts.

Cash balance from 1913 (not extended), $2,064.22.
Cash received during 1914 from:

Dues	$2,611 75
Interest	60 00
Total receipts	$2,671 75

VIII. Cash Expenditure.

(a) *Expenses of Management.*

Cash paid during 1914 for:

Registration fee	$3 00
Expenses of annual meeting	10 00
Officers' salaries and officers' and auditors' fees	340 80
Clerk hire	2 00
Total expenses of management	$355 80

(b) *Miscellaneous Expenditure.*

Funeral benefits	225 00
Medical attendance	850 60
Sick benefits	1,964 90
Gratuities to distressed members	150 00
Other expenses	19 50
Total expenditure	$3,565 80

GLOBE PRINTING COMPANY'S EMPLOYEES' BENEFIT SOCIETY.

ANNUAL STATEMENT FOR THE YEAR ENDING 31ST DECEMBER, 1914.

Head Office, Yonge and Melinda Streets, Toronto.

Organized 31st March, 1885; incorporated 10th April, 1896.

The Executive Officers of the Society at 31st December, 1914, were as follows:

M. J. O'Grady, President ..... Toronto.
R. C. Moore, Vice-President ..... Toronto.
Thomas Jeffrey, Secretary-Treasurer ..... Toronto.
S. Cassidy, Trustee ..... Toronto.
W. Denning, Trustee ..... Toronto.
G. E. O'Dell, Trustee ..... Toronto.
E. Abbs, Trustee ..... Toronto.

I. FUNERAL BENEFITS.

Funeral benefits are undertaken by the Society, with a total membership of 74.
Two members died during 1914. Amount of funeral benefit paid, $200.00.
Total cash standing to the credit of Sick and Funeral Fund at 31st December, 1914, $1,169.26.

II. SICK BENEFITS.

Number of members who received sick benefits in 1914, 5.
The total amount of benefits paid in 1914 was $180.00.
Number of weeks' sickness experienced in 1914, 36.
The total amount paid for medical fees: None.

III. ASSETS.

Actual amount of cash on hand 31st December, 1914	$1,169 26
Total	$1,169 26

IV. LIABILITIES.—None.

V. MISCELLANEOUS.

Assessments for the purpose of sick and funeral benefits are made weekly.
The Society's accounts were audited April 2nd, 1914, and January 7th, 1915.
The following books of account are kept: Weekly Dues Book, Yearly Dues Book, Day Book, and Interest and Discount Book.
The names and post office addresses of the auditors for 1914 were: E. H. Leman and F. Williams, *The Globe.*
During 1914 certain changes were made in the constitution and rules in relation to sick benefits.
Amount of bond of Secretary-Treasurer, $1,000.00.

VII. Cash Receipts.

Cash balance from 1913 (not extended), $1,339.96.

Cash received during 1914 from:

Initiation fees	$3 50
Assessments	86 00
Interest and dividends	250 35
Total	$339 85

VIII. Cash Expenditure.

(a) *Expenses of Management.*

Cash paid during 1914 for:

Registration fee	$3 00
Supplies	4 15
Rent, light, heat and taxes	4 00
Managing officers' salaries, etc.	100 00
Premium for guarantee of officers	10 00
Postage	5 00
Printing, stationery and advertising	0 75
Total expenses of management	$126 90

(b) *Miscellaneous Expenditure.*

Funeral benefits	200 00
Sick benefits	180 00
All other expenditure	3 65
Grand total	$510 55

THE NATIONAL CASH REGISTER CO.'S EMPLOYEES' BENEFIT SOCIETY.

ANNUAL STATEMENT FOR THE YEAR ENDING 31ST DECEMBER, 1914.

Head Office, Toronto.

Organized 1st February, 1907, and incorporated in Ontario 14th March, 1907.

The Executive Officers of the Society at 31st December, 1914, were as follows:

Harry E. Goodwin, President ..... Toronto.
George Crew, Vice-President ..... Toronto.
Chas. W. Long, Secretary-Treasurer ..... Toronto.
Wm. Richards, Director ..... Toronto.
George Blume, Director ..... Toronto.
Selby Kidley, Director ..... Toronto.

I. FUNERAL BENEFITS.

No members died during 1914.
Amount of funeral benefits in 1914, none.

II. SICK BENEFITS.

The total membership of the Society at 31st December, 1914, was 92.
Sick benefits are undertaken by the Society.
Twenty-one members received sick benefits during 1914.
Total amount of benefits paid in 1914 in respect of sick members, $490.00.
Number of weeks' sickness experienced, 81 2-3.
Amount paid for medical attendance, none.
Amount standing to credit of General Fund, 31st December, 1914, $459.30.

III. ASSETS.

Cash value of debentures	$517 25
Cash in Dominion Bank, 31st December, 1914	459 30
	$976 55

IV. LIABILITIES.—None.

V. MISCELLANEOUS.

Collections are made weekly; 52 were made during 1914.

Books of record and account kept are as follows: Cash Book, Minute Book and Ledger.

The Society's books were audited for 1914 on 14th January, 1915.

Names and addresses of auditors for 1914 were as follows: Harry Godwin and John Kennedy, Toronto.

No changes were made in the By-laws of the Society during 1914.

VII. Cash Receipts.

Cash balance from 1913 (not extended), $885.12.
Cash received during 1914 from:

Dues . . .	$548 50
Interest . . .	35 88
Total receipts	$584 38

VIII. Cash Expenditure.

(a) *Expenses of Management.*

Cash paid during 1914 for:

Registration fees	$3 00
Supplies bought	0 65
Law costs	0 25
Total expenses of management	$3 90

(b) *Miscellaneous Expenditure.*

Sick benefits	490 00

Investments (not extended), $516.30.

Total expenditure	$493 90

ST. BONIFACE BENEFIT SOCIETY.

ANNUAL STATEMENT FOR THE YEAR ENDING 31ST DECEMBER, 1914.

Head Office, Berlin, Ontario.

Organized 1st May, 1892, and incorporated in Ontario 2nd August, 1894.

The Executive Officers of the Society at 31st December, 1914, were as follows:

I. E. Haller, President ..... Berlin.
Geo. Lachenbaner, Vice-President ..... Berlin.
Jacob Gies, Recording Secretary ..... Berlin.
A. L. Hergott, Financial Secretary ..... Berlin.
Geo. B. Fischer, Treasurer ..... Berlin.

I. FUNERAL BENEFITS.

Funeral benefits are undertaken by the Society, with a total membership of 481.
Two members of the Society died during 1914.
Amount paid for funeral benefits during 1914, $50.00.

II. SICK BENEFITS.

Sick benefits are undertaken by the Society.
Number of members who received sick benefits during 1914, 72.
Amount paid for sick benefits, $1,055.00.
Number of weeks' sickness experienced during 1914, 263¾.
Amount paid for medical attendance during 1914, none.
Total amount of cash standing to credit of the general fund from which benefits are paid, $1,596.34.

III. ASSETS.

Notes . . .	$2,000 00
Actual cash on deposit in Union Bank, Berlin (current account)	1,596 29
All other assets	24 90
Total . . .	$3,621 19

IV. LIABILITIES.—None.

V. MISCELLANEOUS.

Dues are paid monthly.
The Society's books were duly audited for 1914 on December 31st, 1914.
The following books of record and account are kept for the purposes of insurance certificates or benefits: Treasurer's Cash Book, Day Book, Ledger.
The names and post office addresses of the auditors for 1914 were as follows: W. Winter and Jacob J. Gies, Berlin.

VII. Cash Receipts.

Cash balance from 1913 (not extended), $1,233.16.
Cash received during 1914 from:

Initiation fees	$30 00
Dues	1,448 75
Fines	23 00
Supplies sold	3 25
Interest	117 18
Forfeits	1 00
Total receipts	$1,623 18

VIII. Cash Expenditure.

(a) *Expenses of Management.*

Cash paid during 1914 for:

Registration fee	$3 00
Supplies bought	3 50
Rent	25 00
Salaries	106 00
Printing	0 65
Postage	2 90
Total expenses of management	$141 05

(b) *Miscellaneous Expenditure.*

Church service	11 25
Sick benefits	1,055 00
Funeral benefits	50 00
Benefits to widows and orphans	2 75
Total expenditure	$1,260 05

ST. JOSEPH'S MUTUAL BENEFIT SOCIETY OF TORONTO.

ANNUAL STATEMENT FOR THE YEAR ENDING 31ST DECEMBER, 1914.

Head Office, Toronto.

Organized 11th March, 1889, and incorporated in Ontario 22nd June, 1893.

The Executive Officers of the Society at the 31st December, 1914, were as follows:

L. V. Dusseau, President ..... Toronto.
J. B. Ethier, Vice-President ..... Toronto.
P. Gravel, Secretary ..... Toronto.
J. D. Desaulniers, Treasurer ..... Toronto.

I. FUNERAL BENEFITS.

Funeral benefits are undertaken by the Society, with a total membership of 76.
No member died during 1914.
Funeral benefits paid during 1914, nil.
No member's wife died during 1914.
Amount paid in respect of deceased wives, none.
Cash standing to credit of Funeral Benefit Fund, $473.30.

II. SICK BENEFITS.

Sick benefits are undertaken by the Society. Nine members received sick benefits during 1914.
Number of weeks' sickness experienced during 1914, 49.
Sick benefits amounting to $147.00 were paid.
Cash standing to credit of Sick Fund, $1,450.25.

III. ASSETS.

Cash value of mortgages	$1,600 00
Cash value of notes	175 00
Cash in Home Bank of Canada	148 55
Total assets	$1,923 55

IV. LIABILITIES.—None.

V. MISCELLANEOUS.

No assessments were made during 1914.
The Society's accounts were audited 18th February, 1915.
The books of record kept are a Ledger, Minute and Cash Book.
Name and address of the auditor for 1914: R. L. Archambault, Toronto.

VII. Cash Receipts.

Cash balance from 1913 (not extended), $1,750.53.	
Cash received during 1914 from:	
Initiation fees	$2 00
Dues	287 60
Interest	72 42
Repayment of loan (not extended), $25.00.	
Total receipts	$362 02

VIII. Cash Expenditure.

(a) *Expenses of Management.*

Cash paid during 1914 for:	
Law costs	$1 00
Registration fee	3 00
Rent, light, heat, etc.	8 00
Salaries	24 00
Postage, etc.	1 00
Other expenditure	5 00
Invested (not extended), $600.00.	
Total expenses of management	42 00

(b) *Miscellaneous Expenditure.*

Sick benefits	147 00
Total expenditure	$189 00

THE VERITY PLOW COMPANY RELIEF ASSOCIATION.

ANNUAL STATEMENT FOR THE YEAR ENDING 31ST DECEMBER, 1914.

Head Office, Brantford, Ont.

Organized 24th August. 1899; incorporated 6th September, 1899.

The Executive Officers of the Society at the 31st December, 1914, were as follows:

P. E. Verity, Honorary President	**Brantford.**
Harry Bond, President	Brantford.
G. F. Griffin, First Vice-President	Brantford.
John Kerr, Second Vice-President	Brantford.
Charles Carter, Secretary	**Brantford.**
Verity Plow Company, Treasurer	**Brantford.**

I. FUNERAL BENEFITS.

Funeral benefits are undertaken by the Society with a total membership of 275.
Number of members who died during 1914, 3.
Amount paid for funeral benefits, $90.00.

II. SICK BENEFITS.

Sick benefits are undertaken by the Society.
Number of members of the Society who receive sick benefits during 1913, 62.
Amounts of benefits paid during 1914, $996.90.
Number of weeks' sickness experienced in 1914, 285.
Total amount to credit of Sick Benefit Fund, $153.72.

III. ASSETS.

Cash held by Treasurer (Verity Plow Co.)	$153 72
Other assets	5 50
Total	$159 22

IV. LIABILITIES.—None.

V. MISCELLANEOUS.

Assessments are made every four weeks.
Number of assessments made during 1914, 16.
The Society's accounts were audited January 25th, 1915.
Names and addresses of the auditors of accounts for 1914: H. W. Styles and J. H. Clement, Brantford.
Books of record and account kept: Assessment Roll, Cash Book, Ledger and Minute Book.
No changes were made during 1914 in the organization or management or in the constitution and rules in relation to benefits.

VII. Cash Receipts.

Cash balance from 1913 (not extended), $285,30.	
Cash received during 1914 from:	
Dues	$1,080 10
Interest and dividends	16 22
Total	1,096 32

VIII. Cash Expenditure.

(a) *Expenses of Management.*

Cash paid during 1914 for;	
Registration fee	$3 00
Law costs	50
Officers' salaries, etc.	130 00
Printing, stationery and advertising	7 50
Total expenses of management	141 00

(b) *Miscellaneous Expenditure.*

Funeral benefits	90 00
Sick benefits	996 90
Grand totals	$1,227 90

THE ST. JOSEPH AID SOCIETY OF FORMOSA.

ANNUAL STATEMENT FOR THE YEAR ENDING 31ST DECEMBER, 1914.

Head Office, Formosa, Ontario.

Organized 6th March, 1887; incorporated 2nd August, 1893.

The Executive Officers of the Society at the 31st December, 1914, were as follows:

Frank Beninger, President .....Formosa.
Mike Weis, Vice-President .....Formosa.
Mathew Weiler, Secretary and Treasurer .....Formosa.

I. AND II. FUNERAL AND SICK BENEFITS.

Total membership of Society, 39.
One member died during 1914.
Amount paid for funeral benefits, $39.00.
Number of members who received sick benefits in 1914, 3.
Number of weeks' sickness experienced in 1914, 20.
Amount of benefits paid in 1914 to sick members, $63.00.
Total amount of cash standing to credit of fund at 31st December, 1914, $610.51.

III. ASSETS

Actual cash on hand 31st December, 1914	$21 28
Cash in bank (Molson's) Formosa	589 23
Total assets	$610 51

IV. LIABILITIES.—None.

V. MISCELLANEOUS.

One assessment was made during 1914.

The books and accounts of the Society were duly audited January 11th, 1915.

The books of record or account kept by the Society are: Ledger and Members' Roll Book.

The names and addresses of the auditors for 1914 was: Anthony Opperman and Domonie Bocho, Formosa.

VII. CASH RECEIPTS.

Cash balance from 1913 (not extended), $543.96.
Cash received during 1914 from:

Application fees	$15 00
Dues	111 00
Interest	18 80
Assessment	39 00
Total receipts	$183 80

VIII. Cash Expenditure.

(*a*) *Expenses of Management.*

Cash paid during 1914 for:

Registration fee	$3 00
Salaries	7 00
Rent, etc.	2 40
Postage, telegrams and express	10
Other expenses	25
Total expenses of management	12 75

(*b*) *Miscellaneous Expenditure.*

Funeral benefits	39 00
Sick benefits	63 00
Other expenditure	2 50
Total expenditure	$117 25

CIVIL SERVICE MUTUAL BENEFIT SOCIETY.

ANNUAL STATEMENT FOR THE YEAR ENDING 31ST DECEMBER, 1914.

Head Office, Government Buildings, Ottawa.

Organized January, 1872; incorporated 11th July, 1893.

The Executive Officers of the Society at the 31st December, 1914, were as follows:

A. G. Kingston, President ..... Ottawa.
A. W. Grant, Treasurer ..... Ottawa.
W. J. Lynch, Secretary ..... Ottawa.

I. CURRENCY OF INSURANCE CERTIFICATES.

Amounts covered by contracts other than for endowment or for sick and funeral benefits in force 31st December, 1914, $89,150.00.

II. MOVEMENT IN INSURANCE CERTIFICATES.

(*a*) Contracts for endowments or for benefits in the nature thereof.—None.

(*b*) *Contracts for Insurance other than Endowments, Sick Benefits or Funeral Benefits.*

	Number.	Amount.
		$ c
Contracts in force 31st December, 1913	361	72,200 00
Add contracts taken during 1914, new or renewed	51	12,750 00
Add amount by which various certificates were increased during 1914		10,450 00
Gross number and amount of contracts on foot at any time during 1914	412	95,400 00

Deductions:	Number.	Amount.		
		$ c.		
Contracts matured in 1914	15	3,050 00		
Contracts lapsed in 1914	16	3,200 00		
Total deductions extended	31	6,250 00	31	6,250 00
Net contracts on foot at 31st December, 1914			381	89,150 00

III. AND IV. FUNERAL AND SICK BENEFITS.—None.

V. ASSETS.

Cash value of bonds, etc.	$8,316 35
Cash in Bank of Montreal, Ottawa	194 07
Dues and assessments due and unpaid	26 27
Interest due and accrued	114 43
Total	$8,651 12

VI. Liabilities.—None.

VII. Miscellaneous.

Actions or proceedings instituted or prosecuted by or against the Society during 1914, none.

Assessments are made once a month for members in active service, and once a year for superannuated members.

The Society's books were duly audited on 25th January, 1915.

Names and post office addresses of the auditors for 1914 were as follows: J. B. St. Laurent, H. V. Rorke and A. M. Deschenes, of Ottawa.

Books of record or account kept: Two Books of Registers of Certificates and one Cash Ledger.

Certain changes were made in the Constitution and Rules of the Society in relation to benefits.

Amount of bond of Treasurer, $1,000.00.

VIII. Cash Receipts.

Cash balance from 1913 (not extended), $1,660.47.

Cash received during 1914 from:

Assessments	$2,320 11
Interest and dividends	447 57
Total receipts	$2,767 68

IX. Cash Expenditure.

(*a*) *Expenses of Management.*

Cash paid during 1914 for:

Registration fee	$3 00
Salaries, officers' and auditors' fees	120 00
Premium for Guarantee of Officers	5 00
Printing, etc.	50 50
Total expenses of management	$178 50

(*b*) *Miscellaneous Expenditure.*

Life insurance claims	3,050 00
Investments (not extended), $996.35.	
Total expenditure	$3,228 50

HAMILTON STEEL AND IRON CO. EMPLOYEES' BENEFIT SOCIETY.

ANNUAL STATEMENT FOR THE YEAR ENDING 31ST DECEMBER, 1914.

Head Office, Hamilton, Ont.

Organized 27th February, 1902; incorporated 27th February, 1902.

The Executive Officers of the Society at 31st December, 1914, were as follows:

C. E. Fraser, President	Hamilton.
R. W. Small, Vice-President	Hamilton.
Peter F. Monte, Vice-President	Hamilton.
A. Marshall, Secretary	Hamilton.
J. L. Hopkin, Treasurer	Burlington.

I. FUNERAL BENEFITS.

Funeral benefits are undertaken by the Society.
Total membership at 31st December, 1914, 850.
Six members died during 1914.
Amount of funeral benefits paid during 1914, $600.00.

II. SICK BENEFITS.

Sick benefits are undertaken by the Society.
Number of members who received sick benefits during 1914, 267.
Amount paid for sick benefits during 1914, $3,095.00.
Number of weeks' sickness experienced during 1914, 668.
Amount paid for medical attendance during 1914, $1,539.40.
Amount of cash standing to credit of Sick Fund, $252.58.

III. ASSETS.

Cash value of bond	$4,000 00
Cash in Bank of Hamilton	252 58
Total	$4,252 58

IV. LIABILITIES.—None.

V. MISCELLANEOUS.

Dues are paid twice a month by the members.
Number of assessments made during 1914, 24.
The accounts of the Society were audited every quarter.
The books of record and account are Minute Book, Cash Book and Journal.
Names and addresses of the auditors for 1914: J. K. Fenton and A. Smith, Hamilton.
Certain changes were made in the By-laws in relation to Death Benefits.

VII. Cash Receipts.

Cash balance from 1913 (not extended), $3,141.19.	
Cash received during 1914 from:	
Dues	$6,091 50
Interest	248 80
Donation	125 00
All other sources	6 70
Total receipts	$6,472 00

VIII. Cash Expenditure.

(a) *Expenses of Management.*

Cash paid during 1914 for:	
Registration fee	$10 00
Officers' salaries and officers' and auditors' fees	711 25
Expenses of annual meeting	20 25
Printing, etc.	31 00
Postage, etc.	1 00
Total expenses of management	$773 50

(b) *Miscellaneous Expenditure.*

Funeral benefits	600 00
Sick benefits	3,095 00
Medical attendance	1,539 41
All other expenditure	352 70
For investments (not extended), $3,000.00.	
Total expenditure	$6,360 61

THE POLSON IRON WORKS' BENEFIT ASSOCIATION.

ANNUAL STATEMENT FOR THE YEAR ENDING 31ST DECEMBER, 1914.

Head Office, Toronto.

Organized 30th August, 1904, and incorporated in Ontario 30th August, 1904.

The Executive Officers of the Society at the 31st December, 1914, were as follows:

H. Hughes, President ..... Toronto.
R. Philip, Vice-President ..... Toronto.
G. L. Kingdon, Secretary ..... Toronto.,
R. Dimond, Treasurer ..... Toronto.

I. FUNERAL BENEFITS.

Funeral benefits are undertaken by the Society, with a total membership of 475.
One member died during 1914.
Funeral benefits paid in 1914, $50.00.

II. SICK BENEFITS.

Sick benefits are undertaken by the Society.
Number of members who received sick benefits during 1914, 132.
Number of weeks' sickness experienced during 1914, 384.
Sick benefits amounting to $1,539.50 were paid.
Amount paid for medical attendance, $603.11.
Cash standing to credit of Sick Benefit Fund at 31st December, 1914, $1,073.77.

III. ASSETS.

Cash on hand	$26 13
Cash in Imperial Bank, Toronto	1,047 64
Total assets	$1,073 77

IV. LIABILITEIS.—NONE.

V. MISCELLANEOUS.

Assessments are made every two weeks.
The Society accounts were audited July and December, 1914.
The books of record kept are a Cash Book, Receipt Book, and Minute Book.
Names and addresses of the auditors for 1914, J. Firken and T. Cheatle. Toronto.
No changes were made in the Constitution and By-laws during 1914.
Amount of bond of Treasurer, $500.00.

VII. Cash Receipts.

Cash balance from 1913 (not extended), $95.99.
Cash received during 1914 from:

Dues	$3,260 07
Interest	4 37
Total receipts	$3,264 44

VIII. Cash Expenditure.

(a) *Expenses of Management.*

Cash paid during 1914 for:

Registration fee	$3 05
Investigation of claims	9 50
Travelling expenses	7 00
Expenses of Annual Meeting	1 50
Salaries	50 00
Printing	13 00
Total expenses of management	$84 05

(b) *Miscellaneous Expenditure.*

Funeral benefits	50 00
Medical attendance	603 11
Sick benefits	1,539 50
Gratuities	10 00
Total expenditure	$2,286 66

THE PRIDE OF ISRAEL SICK BENEFIT SOCIETY.

ANNUAL STATEMENT FOR THE YEAR ENDING 31ST DECEMBER, 1914.

Head Office, Toronto, Ont.

Organized, 1905; incorporated, May 29th, 1905.

The Executive Officers of the Society at the 31st December, 1914, were as follows:

G. Ginsberg, President ..... Toronto.
I. Hootner, Treasurer ..... Toronto.
J. Steiner, Financial Secretary ..... Toronto.

I. FUNERAL BENEFITS.

Funeral benefits are undertaken by the Society, the membership of which, at the 31st of December, 1914, was 463.

Number of members who died during 1914, none.

Amount of funeral benefits paid during 1914, none.

Number of members' wives died during 1914, 2.

Amount of funeral benefits paid, $100.00.

Thirteen members' children and six members' parents died during 1914, and funeral benefits amounting to $114.00 were paid.

II. SICK BENEFITS.

Sick benefits are undertaken by the Society.

Forty-six members received sick benefits during 1914, amounting to $717.50.

Number of weeks' sickness experienced during 1914, 147½.

Amount paid for medical attendance, $1,525.96.

Amount of cash standing to credit of the fund, $3,513.99.

III. ASSETS.

Cash value of real estate	$3,075 00
Cash on hand	185 09
Cash in various banks	4,328 57
Total	$7,588 66

IV. LIABILITIES.—None.

V. MISCELLANEOUS.

Assessments are made when necessary. Two assessments were made during 1914.

The accounts of the Society were audited every quarter during 1914.

Names and post office addresses of auditors: J. Rosen, H. Bronkstein and M. Pollak, of Toronto.

Books kept by the Society are: Day Book, Ledger, Cash Book and Recording Books.

Amount of bond of Treasurer, $200.00.

VII. Cash Receipts.

Cash balance from 1913, $5,044.68.
Cash received during 1914 from:

Application fees	$48 75
Initiation fees	44 25
Dues	4,048 43
Per capita tax	279 15
Supplies sold	58 30
Donations	34 50
Medical fees	1,537 86
Interest	80 84
All other sources	220 29
Total	$6,352 37

VIII. Cash Expenditure.

(a) *Expenses of Management.*

Cash paid during 1914 for:

Registration fee	$3 00
Supplies bought	58 50
Rent	211 50
Salaries	485 75
Printing	292 25
Postage and stationery	165 28
Other expenses	155 34
Total management expenses	$1,371 62

(b) *Miscellaneous Expenditure.*

Funeral benefits	114 00
Benefits to widows and orphans	100 00
Medical attendance	1,525 96
Sick benefits	717 50
Gratuities to distressed members	449 41
Special medical attendance	187 30
Other expenditures	542 60
Invested (not extended) $1,875.00.	
Total expenditure	$5,008 39

UNION No. 27 (TORONTO, ONT.) OF THE CIGARMAKERS' INTERNATIONAL UNION OF AMERICA.

ANNUAL STATEMENT FOR THE YEAR ENDING 31ST DECEMBER, 1914.

Head Office, 88 Church Street, Toronto, Ont.

Organized 18th May, 1869, and incorporated in Ontario, 4th July, 1894.

The Executive Officers of the Society at the 31st December, 1914, were as follows:

J. McCarthy, President .....Toronto.
T. E. Black, Vice-President .....Toronto.
J. Pamphilon, Secretary-Treasurer .....Toronto.

I. FUNERAL BENEFITS.

Funeral benefits are undertaken by the Society, the membership of which is 391.
Number of members of the Society who died during 1914, 4.
Total amount of funeral benefits paid during 1914, $1,500.00.
Number of members' wives died during 1914, none.
Amount of funeral benefits paid, none.

II. SICK BENEFITS.

Sick benefits are undertaken by the Society.
Number of members who received sick benefits during 1914, 68, amounting to $1,971.65.
Number of weeks' sickness experienced during 1914, 394 2-7.

III. ASSETS.

Cash on deposit to Society's credit, not drawn against, in the Home Bank, Toronto	$1,665 63
Total . . .	$1,665 63

IV. LIABILITIES.—None.

V. MISCELLANEOUS.

The books and accounts were audited monthly during 1914.
Names of auditors: W. Robinson and J. Haslin, of Toronto.
Books kept by the Society are: Day Book and Ledger.

VII. Cash Receipts.

Cash balance from 1913 (not extended), $7,769.31.
Cash received during 1914 from:

Initiation fees	$58 50
Dues	6,347 80
Assessments	411 00
Fines	5 70
Interest and dividends	146 23
Cash received from repayment of loans	250 30
Total receipts	$7,219 53

VIII. Cash Expenditure.

(a) *Expenses of Management.*

Cash paid during 1914 for:

Per capita tax for management	$98 10
Registration fee	3 00
Supplies	6 30
Rent, fuel, light and taxes	206 24
Salaries, officers' and auditors' fees	1,468 37
Printing, stationery and advertising	326 25
Postage, telegrams and express	20 30
Total expenses of management	$2,128 56

(b) *Miscellaneous Expenditure.*

Per capita tax other than for management	6,200 00
Funeral benefits	1,500 00
Gratuities to distressed members	888 50
Sick benefits	1,971 65
Other expenditure	634 50
Total expenditure	$13,323 21

LADIES' ORANGE BENEVOLENT ASSOCIATION.

ANNUAL STATEMENT FOR THE YEAR ENDING 31ST DECEMBER, 1914.

Head Office, Toronto, Ontario.

Organized 12th December, 1888; incorporated 12th June, 1896.

The Executive Officers of the Society at the 31st December, 1914, were as follows:

Mrs. John Tulk, Grand Mistress ..... Vancouver, B.C.
Mrs. Robert Gordon, Grand Secretary..... Toronto, Ont.
Mrs. R. A. Kissick, Grand Treasurer..... Ottawa, Ont.

I. FUNERAL BENEFITS.—None.

II. SICK BENEFITS.

Sick benefits are undertaken by the subordinate lodges, with a membership of 3,500.
Number of members who received sick benefits during 1914: No information.
Total amount of sick benefits paid in 1914, $38.00.
Number of weeks' sickness experienced in 1914: No information.
Amount paid for medical attendance in 1914, $500.00.

III. ASSETS.

	Grand Body.	Subordinate.
Cash in Dominion Bank, Ottawa	$261 23	
Total assets	$261 23	

IV. LIABILITIES.—No information.

V. MISCELLANEOUS.

The books were audited 5th May, 1914.
Names and addresses of auditors of accounts of 1914: Wm. Foster and Wm. Chenery, Toronto, Ont.
Amount of bond Secretary, $500.00.
Amount of bond Treasurer, $500.00.

VII. CASH RECEIPTS.

Cash balance from 1913, $283.20.
Cash received during 1914 from:

	Grand Lodge.	Subordinate Lodges.
Application fee	.....	$375 00
Per capita tax and levies	$839 60	
Initiation fees	.....	375 00

Charter fees	432 00	
Dues	.....	2,970 00
Supplies sold	317 87	
Rent	.....	2,250 00
Interest	9 00	
Total receipts	$1,598 47	$5,970 00

VIII. Cash Expenditure.

(a) *Expenses of Management.*

	Grand Lodge.	Subordinate Lodges.
Cash paid during 1914 for:		
Charter fees	$124 00	
Expenses of meeting	15 00	
Commission	263 00	
Travelling expenses	265 00	
Registration fee	25 00	
Supplies bought	285 95	
Clerk hire	10 00	
Postage, telegrams and express	127 49	
Salaries	335 00	
Printing	60 00	
Total expenses of management	$1,510 44	

(b) *Miscellaneous Expenditure.*

All other expenditure	110 00	
Sick benefits	.....	$38 00
Medical attendance	.....	500 00
Gratuities	.....	35 00
Total expenditure	$1,620 44	$573 00

THE HEINTZMAN & COMPANY'S EMPLOYEES' BENEFIT SOCIETY.

(Returns Book 524.)

ANNUAL STATEMENT FOR THE YEAR ENDING 31ST DECEMBER, 1914.

Head Office: 193-197 Yonge Street, Toronto, Ontario.

Organized and incorporated 19th December, 1885.

The Executive Officers of the Society at the 31st December, 1914, were as follows:

James Mahoney, President .....Toronto.
William Benny, Vice-President .....Toronto.
Thomas H. Eagen, Treasurer .....Toronto.
Thomas H. Kirk, Secretary .....Toronto.

DIRECTORS.

R. Burbridge .....West Toronto.
G. Grundler .....West Toronto.
H. Libby .....West Toronto.
T. Bates .....West Toronto.

I. FUNERAL BENEFITS.

Funeral benefits are undertaken by the Society.
Total membership at 31st December, 1914, 208.
Number of members who died in 1914, 2.
Funeral benefits paid in 1914, $100.00.

II. SICK BENEFITS.

Sick benefits are undertaken by the Society.
Number of members of the Society who received sick benefits during 1914, 27.
Amount of sick benefits paid during 1914, $620.00.
Number of weeks' sickness experienced in 1914, 127.
Total amount to credit of General Fund, from which all claims are paid, $276.57.

III. ASSETS.

Cash on deposit in Bank of Hamilton, West Toronto	$276 57

IV. LIABILITIES.—None.

V. MISCELLANEOUS.

Dues are collected once a month.
The Society's accounts for 1914 were audited on the 22nd of January, 1915.
No changes were made during 1914 in the organization and management and the constitution and rules of the Society in relation to benefits.
Names of auditors of accounts: C. Sherwin and H. Hounsell, West Toronto.
Books of account kept by Society: Ledger, etc.

VII Cash Receipts.

Cash balance from 1913 (not extended), $508.50.
Cash received during 1914:

Dues	$502 40
Interest	13 67
Total receipts	$516 07

VIII. Cash Expenditure.

(*a*) *Expenses of Management.*

Cash paid during 1914 for:

Registration fee	$3 00
Salaries, officers' and auditors' fees	25 00
Total expenses of management	$28 00

(*b*) *Miscellaneous Expenditure.*

Funeral benefits	100 00
Sick benefits	620 00
Total expenditure	$748 00

GENDRON MANUFACTURING COMPANY'S EMPLOYEES' BENEFIT SOCIETY.

ANNUAL STATEMENT FOR THE YEAR ENDING 31ST DECEMBER, 1914.

Head Office, 137 Duchess Street, Toronto, Ont.

Organized 5th May, 1890; incorporated 24th July, 1894.

The Executive Officers of the Society at the 31st December, 1914, were as follows:

Joseph Sauriol, President .....Toronto.
Peter C. Werthner, Secretary, 547 Broadview Avenue.....Toronto.
Louis Dubois, Treasurer .....Toronto.

I. FUNERAL BENEFITS.

Funeral benefits are undertaken by the Society, with a total membership of 56.
Number of members who died during 1914, 1.
Amount paid for funeral benefits during 1914, $25.00.

II. SICK BENEFITS.

Sick benefits are undertaken by the Society.
Number of members of the Society who received sick benefits during 1914, 8.
Amount paid for sick benefits during 1914, $248.91.
Number of weeks' sickness experienced in 1914, 54 2-7.
Amount paid for medical attendance, $30.25.
Total amount of cash standing to the credit of the Sick Benefit Fund, $761.07.

III. ASSETS.

Cash on hand	$4 21
Cash in bank	756 86
Total	$761 07

IV. LIABILITIES.—None.

V. MISCELLANEOUS.

Fifty-two assessments were made during 1914, payable weekly.
The Society's accounts were audited in July, 1914, and January, 1915.
Names and addresses of the auditors of accounts for 1914: J. Alphonse Tousignant and W. J. Kamm, Toronto.
Books kept by the Society: Roll Book, Ledger, Minute Book and Bank Book.

VII. Cash Receipts.

Cash balance from 1913 (not extended), $753.19.
Cash received during 1914:

Dues	$289 95
Interest	19 84
Doctor's fees	30 25
Total receipts	$340 04

VIII. Cash Expenditure.

(a) *Expenses of Management.*

Cash paid during 1914 for:

Registration fee	$3 00
Officers' salaries	24 00
Other expenses	1 00
Total expenses of management	$28 00

(b) *Miscellaneous Expenditure.*

Funeral benefits	25 00
Sick benefits	248 91
Medical attendance	30 25
Total expenditure	$332 16

UMBERTO PRIMO ITALIAN BENEVOLENT SOCIETY.

(Returns Book. p. 524.)

ANNUAL STATEMENT FOR THE YEAR ENDING 31ST DECEMBER, 1914.

Head Office, Toronto.

Organized 7th February, 1888; incorporated in Ontario, 12th March, 1888.

The Executive Officers of the Society at the 31st December, 1914, were as follows:

C. Franco, President ..... Toronto.
G. Altilia, Vice-President ..... Toronto.
V. Piccininni, Secretary ..... Toronto.
M. Samorelli, Treasurer ..... Toronto.

I. FUNERAL BENEFITS.

The Society undertakes funeral benefits.
The membership at 31st December, 1914, was 50.
No members died during 1914.
Total amount paid for funeral benefits, nil.
Cash standing to credit and Funeral Benefit Fund, $817.91.

II. SICK BENEFITS.

The Society undertakes sick benefits.
Number of members who received sick benefits in 1914, 6.
Total amount of sick benefits paid in 1914, $72.50.
Number of weeks' sickness experienced in 1914, 20 5-7.
Amount paid for medical attendance during 1914, $105.00.

III. ASSETS.

Cash on deposit in Bank of Toronto	$817 91
Total assets	$817 91

IV. LIABILITIES—None.

V. MISCELLANEOUS.

The books of the Society were audited January, 1915.
Names and addresses of the auditors: A. Grossi and E. W. J. Owens, Toronto.
No changes were made during 1914 in the organization or management, or in the constitution or rules in relation to benefits.
Books of account kept by Society: Journal, Ledger, and Minute Book.

VII. Cash Receipts.

Cash balance from 1913 (not extended), $780.21.
Cash received during 1914 from:

Application fees	$6 00
Dues	313 00
Supplies sold	3 50
Interest	21 45
Total receipts	$343 95

VIII. Cash Expenditure.

(a) *Expenses of Management.*

Cash paid during 1914 for:

Registration fee	$3 00
Law costs	25 00
Travelling expenses	0 50
Rent, etc.	30 50
Secretary's salary	25 00
Printing, etc.	12 75
Other expenditure	13 95
Total expenses of management	$110 70

(b) *Miscellaneous Expenditure.*

Sick benefits	72 50
Medical attendance	105 00
Gratuities (medicines)	9 05
Other expenditure	9 00
Total expenditure	$306 25

TORONTO FIREMEN'S BENEFIT FUND.

ANNUAL STATEMENT FOR THE YEAR ENDING 31ST DECEMBER, 1914.

Head Office, 152 Adelaide Street West, Toronto, Ont.

Organized 16th June, 1891, and incorporated in Ontario, 30th June, 1893.

The Executive Officers of the Society at the 31st December, 1914, were as follows:

James Creighton, Chairman ..... Toronto.
R. J. McGowan, Secretary ..... Toronto.
John Patterson, Treasurer ..... Toronto.

II. MOVEMENT IN INSURANCE CERTIFICATES.

Contracts in force 31st December, 1913	307
Additional contracts taken in 1914	38
Gross number on foot at any time during 1914	345
Contracts matured	15
Contracts on foot at 31st December, 1914	330

III. AND IV. SICK AND FUNERAL BENEFITS.

No sick benefits or funeral benefits are undertaken.

V. ASSETS.

Cash	$245,486 53
Total	$245,486 53

VI. LIABILITIES.—None.

VII. MISCELLANEOUS.

Assessments are made semi-monthly, and are paid on the first and sixteenth days of each month.

The books were duly audited for 1914 by the Corporation auditors, February 17th, 1915.

Certain changes were made in the by-laws during 1914.

VIII. CASH RECEIPTS.

Balance from 1913 (not extended), $216,538.03.
Cash received during 1914 from:

Assessments	$17,034 74
Interest	10,304 40
Donations	1,107 29
City grant	12,750 00
Total receipts	$41,196 43

IX. Cash Expenditure.

(a) *Expenses of Management.*

Cash paid during 1914 for:	
Registration fee	$3 00
Total expenses of management	$3 00

(b) *Miscellaneous Expenditure.*

Death benefits	4,815 42
Pension	7,429 51
Total expenditure	$12,247 93

UNION No. 55 (HAMILTON, ONT.) OF THE CIGARMAKERS' INTERNATIONAL UNION OF AMERICA.

ANNUAL STATEMENT FOR THE YEAR ENDING 31ST DECEMBER, 1914.

Head Office, Hamilton, Ont.

The Executive Officers of the Society at the 31st December, 1914, were as follows:

J. A. Sullivan, President ..... Hamilton.
J. Hough, Financial Secretary ..... Hamilton.
F. Fortier, Treasurer ..... Hamilton.
G. H. Willson, Recording Secretary ..... Hamilton.

I. FUNERAL BENEFITS.

Funeral benefits are undertaken by the Union; membership, 307.
Number of members who died in 1914, 6.
Funeral benefits paid in respect of deceased members, $1,630.00.
One member's mother died during 1914.
Amount paid in respect of deceased mother, $40.00.

II. SICK BENEFITS.

Sick benefits are undertaken by the Society.
Number of members of the Society who received sick benefits during 1914, 58.
Total amount of sick benefits paid during 1914, $1,162.10.
Number of weeks' sickness experienced in 1914, 232 4-5.

III. ASSETS.

Cash on hand	$36 74
Cash in Bank of Hamilton	2,892 73
Total	$2,929 47

IV. LIABILITIES.—None.

V. MISCELLANEOUS.

One assessment was made during 1914.
The Society's accounts were audited monthly during 1914.
The books kept are Day Book and Ledger.
Name and post office address of the auditor for 1914: E. Jennings, Hamilton.

VII. CASH RECEIPTS.

Cash balance from 1913 (not extended), $4,716.14.
Cash received during 1914 from:

Initiation fees	$80 50
Dues	5,025 50
Assessments	320 00
Fines	13 00
Interest	80 97
All other sources	621 00
Total receipts	$6,140 97

VIII. Cash Expenditure.

(*a*) *Expenses of Management.*

Cash paid during 1914 for:	
Managing officers' salaries and officers' and auditors' fees	$800 10
Registration fee	3 00
Rent, etc.	120 00
Postage, etc.	21 05
Printing, stationery and advertising	261 20
Other expenses	2 73
Total expenses of management	$1,208 08

(*b*) *Miscellaneous Expenditure.*

Per capita tax or levies	3,339 25
Sick benefits	1,162 10
Funeral benefits	1,670 00
Gratuities to distressed members	406 00
Other expenditure	142 21
Total expenditure	$7,927 64

THE GRAND BRANCH OF THE IRISH CATHOLIC BENEVOLENT UNION.

ANNUAL STATEMENT FOR THE YEAR ENDING 31ST DECEMBER, 1914.

Head Office, 205 Leslie Street, Toronto.

Organized 9th January, 1869, and incorporated in Ontario, 25th July, 1895.

The Executive Officers of the Society at the 31st December, 1914, were as follows:

Thomas M. Harris, Grand President ..... Toronto.
Robert Scollard, Grand Secretary ..... Toronto.
J. H. Barber, Grand Treasurer ..... Toronto.

I. FUNERAL BENEFITS.

Funeral benefits are undertaken by Grand Body, the membership of which at 31st December, 1914, was 240.

Number of members who died during 1914, 5.

Total amount of funeral benefits paid during 1914, $300.00.

Total cash standing to credit of Funeral Benefit Fund at 31st December, 1914, $1,705.22.

II. SICK BENEFITS.

Sick benefits are undertaken by the subordinate branches.

Number of members who received sick benefits during 1914, 20.

Total amount of benefits paid in 1914, $331.00.

Number of weeks' sickness experienced in 1914, 79.

Total amount paid for medical attendance during 1914, $185.25.

Total amount standing to credit of Sick Benefit Fund at 31st December, 1914, $385.41.

III. ASSETS.

	Grand Body.	Subordinate Bodies.
Cash value of real estate	.....	$1,360 00
Actual cash in Treasurer's hands, December, 31st, 1914	.....	12 99
Cash in Dominion Bank	765 25	.....
Cash in Home Bank, Toronto	1,035 94	156 51
Cash in Bank of Hamilton, Hamilton	.....	215 91
Cash in Home Bank, Toronto (Building Fund)	.....	189 68
Furniture, supplies, etc.	45 75	714 00
Total assets	$1,846 94	$2,649 09

IV. LIABILITIES.

Unpaid death claim	$200 00

V. Miscellaneous.

Five assessments were made during the year 1914, payable on the 1st January, April, July, September and October.

The books were duly audited during 1914.

The following books of record are kept: Minute Book, Cash Book and Ledger.

During 1914 no changes were made in the Constitution.

VII. Cash Receipts.

Cash balance from 1913 (not extended), $3,197.54.	Grand Body.	Subordinate Bodies.
Cash received during 1914 from:		
Dues	.....	$1,082 00
Initiation fees	.....	34 75
Per capita tax	$ 57 80	27 75
Assessments	263 00	217 75
Supplies sold	4 25	
Interest	50 58	10 97
Charter fees	5 00	
Contributions to building fund	.....	860 91
All other sources	.....	154 41
	$380 63	$2,388 54

VII. Cash Expenditure.

(a) Expenses of Management.

Cash paid during 1914 for:	Grand Body.	Subordinate Bodies.
Per capita tax for management	.....	$ 57 80
Commission, etc.	.....	5 50
Law costs	.....	28 31
Registration fee	$ 3 00	
Charter fees	.....	5 00
Interest	.....	135 00
Rent, light, heat and taxes	.....	257 62
Salaries	54 00	75 00
Printing, stationery, etc.	.....	33 55
Postage	5 00	17 91
Supplies bought	.....	4 25
Total expenses of management	$62 00	$619 94

(b) Miscellaneous Expenditure.

Funeral benefits	300 00	
Real estate	.....	1,360 00
Assessments paid to Grand Union	.....	263 00
Sick benefits	.....	331 00
Medical attendance	.....	185 25
Other expenditure	.....	332 07
Furniture, etc.	.....	137 17
Totals	$362 00	$3,228 43

BROWN BROTHERS, LIMITED, EMPLOYEES' BENEFIT SOCIETY.

ANNUAL STATEMENT FOR THE YEAR ENDING 31ST DECEMBER, 1914.

Head Office, Toronto.

Organized 2nd January, 1898, and incorporated in Ontario, 3rd March, 1903.

The Executive Officers of the Society at the 31st December, 1914, were as follows:

J. E. Lamb, President	Toronto.
George Burns, Vice-President	Toronto.
Ralph Smith, Secretary	Toronto.
Thos. Guthrie, Treasurer	Toronto.

II. SICK BENEFITS

The total membership of the Society at 31st December, 1914, was 53.

Sick benefits are undertaken by the Society. Eleven members received sick benefits during 1914.

Total amount of benefits paid in 1914, in respect of sick members, $124.85.

Number of weeks' sickness experienced, 35 4-7.

III. ASSETS.

Cash on hand	$1 50
Cash in Home Bank, 31st December, 1914	257 51
Total assets	$259 01

IV. LIABILITIES.—None.

V. MISCELLANEOUS.

Payments are made monthly.

The Society's books were audited for 1914 on January 5th, 1915.

Names and addresses of auditors for 1914 were as follows: S. Woodland and G. R. Southwick, Toronto.

Books of record kept by the Society are: Secretary's Cash Book, Membership Roll, Order on Treasurer and Treasurer's Cash Book.

VII. CASH RECEIPTS.

Cash balance 31st December, 1913, $306.74.

Cash received during 1914 from:

Dues	$104 15
Interest	7 62
Donation	25 00
All other sources	68 00
Total receipts	$204 77

VIII. Cash Expenditure.

(*a*) *Expenses of Management.*

Cash paid during 1914 for:	
Registration fee	$3 00
Annual meeting	122 50
Rent	2 00
Postage	15
Total expenses of management	$127 65

(*b*) *Miscellaneous Expenditure.*

Sick benefits	124 85
Total expenditure	$252 50

GRAND ORDER OF ISRAEL BENEFIT SOCIETY.

ANNUAL STATEMENT FOR THE YEAR ENDING 31ST DECEMBER, 1914.

Head Office, Hamilton, Ont.

Organized 1908, incorporated 22nd October, 1908.

The Executive Officers of the Society at the 31st December, 1914, were as follows:

S. Hoffman, Noble Master ..... Hamilton.
H. Elkind, Vice-Noble Master ..... Hamilton.
H. R. Balinson, Financial and Recording Secretary ..... Hamilton.
A. M. Goldberg, Treasurer ..... Hamilton.

I. FUNERAL BENEFITS.

Funeral benefits are undertaken by the Society, the membership of which at 31st December, 1914, was 84.

Number of members who died in 1914, none.
Amount paid for funeral benefits during 1914, none.
Number of members' wives who died in 1914, none.
Number of members' children who died in 1914, none.
Funeral benefits paid in 1914, none.

II. SICK BENEFITS.

Sick benefits are undertaken by the Society.
Number of persons who received sick benefits during 1914, 6.
Amount of sick benefits paid during 1914, $36.00.
Number of weeks' sickness experienced during 1914, 9.
Amount paid for medical attendance, $67.00.
Amount of cash standing to credit of fund, $931.98.

III. ASSETS.

Real estate	$193 75
Cash on deposit to Society's credit, not drawn against, in the Royal Bank, Hamilton	931 98
Other assets	75 00
Total assets	$1,200 73

IV. LIABILITIES.—None.

V. MISCELLANEOUS.

No changes were made in the constitution and rules during the year, 1914.

Books kept by the Society: Ledger, etc.

The books of the Society were audited quarterly. Names of auditors, M. Dulberg and H. Cohen, Hamilton.

VII. Cash Receipts.

Cash balance from 1913 (not extended), $710.86.

Cash received during 1914 from:

Application fees	$15 00
Initiation fees	8 00
Dues	530 00
Assessments	8 00
Per capita tax and levies	52 37
Fines	5 00
Supplies sold	18 00
Donations	26 00
Total receipts	$662 37

VIII. Cash Expenditure.

(*a*) *Expenses of Management.*

Cash paid during 1914 for:

Per capita tax, etc.	40 00
Registration fee	3 00
Printing, etc.	55 00
Postage	17 75
Travelling expenses	17 50
Rent, etc.	50 00
Officers' salaries	70 00
	253 25

(*b*) *Miscellaneous Expenditure.*

Funeral benefits	11 00
Sick benefits	36 00
Medical attendance	67 00
Gratuities to distressed members	40 00
All other expenditure	33 00
Grand totals	$440 25

L'UNION ST. JEAN BAPTISTE, OTTAWA.

(Returns Book, p. 232.)

ANNUAL STATEMENT FOR THE YEAR ENDING 31ST DECEMBER, 1914

Head Office, Ottawa.

Organized 10th November, 1887; incorporated 18th September, 1888.

The Executive Officers of the Society at the 31st December, 1914, were as follows:

Nelson Bigras, President ..... Ottawa.
J. T. Lemay, Recording Secretary ..... Ottawa.
Joseph Saint-Germain, B.A., Treasurer ..... Ottawa.

I. FUNERAL BENEFITS.

Funeral benefits are undertaken by the Society, the membership of which is 395.
Number of members of the Society who died in 1914, 4.
Total amount of funeral benefits paid in respect of deceased members was $1,600.00.
Number of members' wives deceased in 1914, 3.
Amount of funeral benefits paid in respect of deceased wives, $225.00.
Total cash standing to credit of Funeral Fund at 31st December, 1914, $3,954.80.

II. SICK BENEFITS.

Sick benefits are undertaken by the Society.
Number of members who received sick benefits in 1914, 41.
Amount of sick benefits paid in 1914, $1,030.56.
Number of weeks' sickness experienced in 1914, 257 2-3.

III. ASSETS.

Cash on deposit in La Banque Provinciale, Ottawa	$9,102 59
Actual cash in hand at 31st December, 1914	86 50
Other assets	1,040 96
Total assets	$10,230 05

IV. LIABILITIES.—None.

V. MISCELLANEOUS.

Assessments are made monthly, and are payable on the first of month.
The Society's accounts were audited monthly and annually.
The names and addresses of the auditors for 1914 were as follows: J. Napoleon Latreille, Ottawa, Ont., and Francois Fortin, Jr., Gatineau Point, Que.
Books of account kept by the Society are: Ledger and Cash Book.
Amount of bond of Treasurer, $500.00.

VII. Cash Receipts.

Cash balance from 1913 (not extended), $8,605.11.
Cash received during 1914 from:

Assessments	$3,395 90
Interest and dividends	288 96
Degrees and cards	3 80
Other sources (detailed in memo.)	144 50
Total receipts	$3,833 16

VIII. Cash Expenditure.

(a) *Expenses of Management.*

Cash paid during 1914 for:

Registration fee	$3 00
Rent, light, heat and taxes	90 00
Managing officers' salary, etc.	205 95
Printing, stationery, etc.	12 25
Postage, etc.	5 03
Premiums for guarantee of lodge officers	5 00
Total expenses of management	$321 23

(b) *Miscellaneous Expenditure.*

Funeral benefits (members' wives)	225 00
Funeral benefits to members	1,600 00
Sick benefits	1,030 56
Other expenditure	72 39
Grand total	$3,249 18

THE MANCHESTER UNITY INDEPENDENT ORDER OF ODDFELLOWS.

ANNUAL STATEMENT FOR THE YEAR ENDING 31ST DECEMBER, 1914.

Head Office, 43 Bellevue Place, Toronto.

Organized 16th December, 1887, and incorporated in Ontario, 23rd June, 1893.

The Executive Officers of the Society at the 31st December, 1914, were as follows:

Chas. A. Coles, Provincial Grand Master .....Toronto.
Geo. Wilkinson, Deputy Grand Master .....Toronto.
Wm. C. Schunck, Pro. Cor. Secretary .....Toronto.

III. FUNERAL BENEFITS.

Funeral benefits are undertaken by the Grand Body, the membership of which was, at 31st December, 1914, 1,457.

Six members died during 1914, and $600.00 benefits were paid.

Two members' wives died during 1914, and in respect thereof benefits were paid amounting to $100.00.

Total cash to credit of Funeral Fund 31st December, 1914, $4,926.28.

IV. SICK BENEFITS.

Sick benefits are undertaken by District and Subordinate Lodges.
Number of members who received sick benefits in 1914, 218.
Amount of benefits paid in 1914, in respect of sick members, $3,799.48.
Number of weeks' sickness experienced in 1914, 993.
Amount paid for medical attendance during 1914, $2,207.10.
Total amount of cash standing to the credit of Sick Benefit Fund at 31st December, 1914, $20,320.99.

V. ASSETS.

	District. Body.	Subordinate. Bodies.
Mortgages	$11,150 00	$11,375 00
Cash on deposit to the Society's credit, not drawn against, in the following chartered banks:		
Dominion Bank	4,926 00	5,124 60
In various banks, in various places	.....	8,712 11
Total assets	$16,076 00	$25,211 71

VI. LIABILITIES.—None.

VII. Miscellaneous.

Actions or proceedings instituted or prosecuted by or against the Society during 1913, one.—Manchester Unity, I.O.O.F. *vs* Canadian Order of Oddfellows, to compel Canadian Order to cease using the words Manchester Unity, I.O.O.F.—H.C.J., judgement in favor of Manchester Unity, I.O.O.F.; and Manchester Unity, I.O.O.F. *vs* R. C. Jane, decision in favor of plaintiff.

The Society's books were duly audited for 1914 on 28th January, 1915.

The following books of account and record are kept for purposes of insurance certificates or benefits: Ledger, Cash Books, and District Return Sheet.

Names and post office addresses of the auditors for 1914 were as follows: Charles Cowburn, H. D. Knight, and C. H. Knight, Toronto.

Amount of Secretary's bond, $500.

VIII. Cash Receipts.

	District Body.	Subordinate Bodies.	Juvenile. Branch.
Cash balance from 1913 (not extended), $18,491.08.			
Cash received during 1914 from:			
Initiation fees	.....	$775 50	.....
Hospital	$523 91	.....	.....
Dues	3,660 57	15,465 16	$28 28
Charter fees	50 00	.....	.....
Interest	1,514 27	908 35	.....
Dues, etc. (sister lodges)	.....	4,099 35	.....
Total receipts	$5,748 75	$21,248 36	$28 28

IX. Cash Expenditure.

(*a*) *Expenses of Management.*

	District Body.	Subordinate Bodies.	Juvenile. Branch.
Cash paid during 1914 for:			
Charter fees	.....	$50 00	.....
Per capita tax and levies	$46 00	1,090 45	$20 77
Organization expenses	136 00	60 00	.....
Law costs	207 45	.....	.....
Registration fee	15 00	.....	.....
Insurance	.....	1 00	.....
Supplies bought	424 01	.....	.....
Sister lodges	.....	4,591 46	.....
Travelling expenses	47 40	15 50	.....
Rent, light, heat and taxes	.....	679 50	.....
Expenses of Annual Meeting	20 00	203 23	.....
Officers' salaries	398 26	1,003 91	.....
Printing	303 17	124 85	.....
Postage, telegrams and express	59 72	211 94	.....
Premium for guarantee of lodge officers	2 50	37 25	.....
Other expenses	356 50	1,300 35	.....
Total expenses of management	$2,016 01	$9,369 44	$20 77

(*b*) *Miscellaneous Expenditure.*

Funeral benefits	700 00	2,803 06	.....
Sick benefits	243 00	3,556 48	.....
Medical attendance	.....	2,207 10	.....
Grants	45 00	.....	.....
Gratuities to distressed members	.....	574 35	.....
Other expenditure	.....	34 50	.....
For investment (not extended), $3,887.02.			
Total expenditure	$3,004 01	$18,544 93	20 77

THE CANADA FURNITURE MANUFACTURERS (LIMITED), EMPLOYEES' BENEFIT SOCIETY.

ANNUAL STATEMENT FOR THE YEAR ENDING 31ST DECEMBER, 1914.

Head Office, Woodstock, Ont.

Organized, 1895; incorporated, 29th January, 1896.

The Executive Officers of the Society at the 31st December, 1914, were as follows:

William Coutts, President .....Woodstock.
J. A. Helmer, Vice-President .....Woodstock.
Thomas Milburn, Secretary-Treasurer .....Woodstock.

I. FUNERAL BENEFITS.

Funeral benefits have been discontinued by the Society, the membership of which, at 31st December, 1914, was 235.

II. SICK BENEFITS.

Sick benefits are undertaken by the Society.
Number of members who received sick benefits during 1914, 24.
Amount of sick benefits paid during 1914, $266.50.
Number of weeks' sickness experienced during 1914, 98 3-7.
Amount paid for medical attendance, $344.99.
Amount of cash standing to credit of the fund, $461.53.

III. ASSETS.

Cash on deposit to Society's credit, not drawn against, in the Canadian Bank of Commerce, Woodstock	$113 24
Cash on deposit Oxford Permanent L. and S. Society, Woodstock	348 29
Total	$461 53

IV. LIABILITIES.—None.

V. MISCELLANEOUS.

Assessments are made monthly, if required.
Number of assessments made during 1914, twelve.
No changes were made in the Constitution and Rules during the year 1914.
Books kept by the Society: Cash Book, Minute Book and Members' Roll, and Bank Books.
The books of the Society were audited 7th January, 1915. Names of auditors: Alex. McCallum and F. A. Smith, Woodstock.

VII. Cash Receipts.

Cash balance from 1913 (not extended), $462.97.
Cash received during 1914 from:

Assessments	$675 37
Interest	14 13
Total	$689 50

VIII. Cash Expenditure.

(a) Expenses of Management.

Cash paid during 1914 for:

Registration fee	$ 3 00
Printing	3 55
Salary of Secretary	26 25
Supplies bought	1 65
Total expenses of management	$34 45

(b) Miscellaneous Expenditure.

Sick benefits	266 50
Medical attendance	344 99
Gratuities to distressed members	20 00
All other expenditure	25 00
Total expenditure	$690 94

THE CANADA FOUNDRY COMPANY EMPLOYEES' MUTUAL BENEFIT SOCIETY.

ANNUAL STATEMENT FOR THE YEAR ENDING 31ST DECEMBER, 1914.

Head Office, Davenport, Ont.

Organized 2nd day of July, 1890; incorporated in Ontario 27th September, 1892.

The Executive Officers of the Society at the 31st December, 1914, were as follows:

H. Stewart, President ..... Toronto.
John McIntyre, Secretary ..... Toronto.
James E. Ford, Treasurer ..... Toronto.

I. FUNERAL BENEFITS.

Funeral benefits are undertaken by the Society with a membership of 674.
Four members died during 1914, and funeral benefits amounting to $200.00 were paid.

II. SICK BENEFITS.

Number of members who received sick benefits during 1914, 182.
Total amount of sick benefits paid during 1914, $2,387.74.
Number of weeks' sickness experienced during 1914, 652.
Amount paid for medical attendance during 1914, $943.75.
Total amount of cash standing to credit of Sick Benefit Fund at the 31st December, 1914, $1,188.75.

III. ASSETS.

Cash on hand, 31st December, 1914	$ 146 44
Cash in Canadian Bank of Commerce	653 87
Cash in Imperial Bank	779 69
Total	$1,580 00

IV. LIABILITIES.—None.

V. MISCELLANEOUS.

Assessments are made semi-monthly.
Twenty-four assessments were made during 1914, and were payable on the 15th and 31st of each month.
The books of the Society were duly audited June 30th and December 31st, 1914.
The following books of record are kept: Secretary's Minute Book, Treasurer's Cash Book and Secretary's Order Book.
Names and addresses of auditors of accounts of 1914: F. W. Harrington, Jas. H. Eustace and H. Brown, Toronto.
No changes were made during 1914 in the Constitution and Rules in relation to benefits.
Amount of bond of Secretary, $300.
Amount of bond of Treasurer, $1,000.

VII. Cash Receipts.

Cash balance from 1913 (not extended), $1,745.18.	
Cash received during 1914 from:	
Assessments	$3,625 10
Interest	39 86
Total	$3,664 96

VIII. Cash Expenditure.

(a) Expenses of Management.

Cash paid during 1914 for:	
Law costs	$0 90
Registration fee	10 00
Officers' salaries, etc.	207 50
Clerk hire	5 00
Annual meeting	12 50
Printing	5 00
Guarantee bonds	13 00
Other expenses	2 50
Expenses of management	$256 40

(b) Miscellaneous Expenditure.

Funeral benefits	200 00
Sick benefits	2,387 74
Medical attendance	943 75
Other expenditure	463 50
Grand totals	$4,251 39

OTTAWA TYPOGRAPHICAL UNION No. 102.

ANNUAL STATEMENT FOR THE YEAR ENDING 31ST DECEMBER, 1914.

Organized 1867; incorporated November, 1895.

The Executive Officers of the Society at the 31st December, 1914, were as follows:

P. M. Draper, President .....Ottawa.
Hugh Borthwick, Vice-President .....Ottawa.
J. K. Peffers, Secretary-Treasurer .....Ottawa.
J. A. Murphy, Recording Secretary .....Ottawa.
A. E. Sheppard, Corresponding Secretary .....Ottawa.

I. FUNERAL BENEFITS.

Funeral benefits are undertaken by the Local Union.
Total membership of Local Union, 349.
Eight members of the Society died during 1914.
Total amount of funeral benefits paid, $2,455.00.

II. SICK BENEFITS.

Sick benefits are undertaken by the local body.
Number of members of the Society who received sick benefits during 1914, 29.
Total amount of benefits paid in 1914, $665.00.
Number of weeks' sickness experienced in 1914, 133.
Total amount of cash standing to credit of Sick Fund, $458.72.

III. ASSETS.

Cash on deposit in Bank of Ottawa	$458 72
Total	$458 72

IV. LIABILITIES.—None.

V. MISCELLANEOUS.

When were the Society's accounts audited? Quarterly.

Names and addresses of the auditors for 1914 were: J. I. Dionne, James McCann and Evan Hyde, of Ottawa.

Books of account kept by the Secretary are: Ledger and Day Book.

No changes were made in the organization or management of the Society during 1914.

Amount of Secretary-Treasurer's bond, $1,500.00.

VII. Cash Expenditure.

Cash balance from 1913 (not extended), $203.63.
Cash received during 1914 from:

Dues	$610 64
Interest	9 45
Donation	200 00
Total receipts	$820 09

VIII. Cash Expenditure.

(*a*) *Expenses of Management.*

Cash paid during 1914 for:
All management expenses are paid by the Union.

(*b*) *Miscellaneous Expenditure.*

Sick benefits	$665 00
Funeral benefits (International Union)	2,455 00
Total expenditure	$3,120 00

GUTTA PERCHA AND RUBBER MANUFACTURING COMPANY OF TORONTO, LIMITED, EMPLOYEES' SICK BENEFIT SOCIETY.

ANNUAL STATEMENT FOR THE YEAR ENDING 31ST DECEMBER, 1914.

Head Office, Toronto.

Incorporated 14th June, 1901.

The Executive Officers of the Society at the 31st December, 1914, were as follows:

W. Weller, President .....Toronto.
Thomas Rushworth, Vice-President .....Toronto.
Wm. Leamon, Secretary-Treasurer .....Toronto.

I. FUNERAL BENEFITS.

Funeral benefits are undertaken by the Society, the membership of which at 31st December, 1914, was 542.

Two members died during 1914, and $80.00 funeral benefits were paid.

II. SICK BENEFITS.

Number of members who received sick benefits during 1914, 69.

Total amount of sick benefits paid during 1914, $1,069.95.

Number of weeks' sickness experienced during 1914, 314.

Total amount of cash standing to credit of Sick Benefit Fund at 31st December, 1914, $575.19.

III. ASSETS.

Cash in Treasurer's hands	$ 8 55
Cash in Standard Bank	566 64
Total assets	$575 19

IV. LIABILITIES.—None.

V. MISCELLANEOUS.

Assessments for purposes of Sick Fund are made monthly and are payable on the 1st of each month. Nine such assessments were made during 1914.

The accounts of the Society were duly audited in January and July, 1914.

Names and addresses of auditors for 1914: J. M. Ogilvie, F. Matthews and T. Fielding, Toronto.

Amount of bond of Secretary, $200.00.

VII. Cash Receipts.

Cash balance from 1913 (not extended), $666.22.	
Cash received during 1914 from:	
Dues	$1,104 45
Interest	18 47
Total receipts	$1,122 92

VIII. Cash Expenditure.

(a) Expenses of Management.

Cash paid during 1914 for:	
Registration fee	$ 10 00
Expenses of annual meeting	2 50
Supplies bought	5 50
Officers' salaries	37 00
Premiums for guarantee	2 00
Printing	7 00
	$64 00

(b) Miscellaneous Expenditure.

Funeral benefits	80 00
Sick benefits	1,069 95
Total expenditure	$1,213 95

HAMILTON LODGE No. 25, THEATRICAL MECHANICAL ASSOCIATION.

ANNUAL STATEMENT FOR THE YEAR ENDING 31ST DECEMBER, 1914.

Head Office, Hamilton, Ont.

Organized 20th February, 1907; incorporated in Ontario 26th February, 1907.

The Executive Officers of the Society at the 31st December, 1914, were as follows:

William Mitson, President ..... Dundas.
Cecil W. Wallis, Recording Secretary ..... Hamilton.
William Stroud, Treasurer ..... Hamilton.

I. FUNERAL BENEFITS.

Funeral benefits are undertaken by the Society, with a membership of 49.
One member died during 1914, and $50.00 funeral benefits were paid.

II. SICK BENEFITS.

Number of members who received sick benefits during 1914, 9.
Total amount of sick benefits paid during 1914, $225.00.
Number of weeks' sickness experienced during 1914, 45.
Amount paid for medical attendance during 1914, $123.00.
Total amount of cash standing to credit of Sick Benefit Fund at 31st December, 1914, $1,762.70.

III. ASSETS.

Cash in Molsons Bank, 31st December, 1914	$1,762 70
Cash in Dominion Bank, 31st December, 1914	176 49
Total assets	$1,939 19

IV. LIABILITIES.—None.

V. MISCELLANEOUS.

Assessments are made monthly, and are payable 1st of each month. Twelve assessments were made during 1914.
The books of the Society were duly audited January 4th, 1915.
The following books of record are kept: Cash Book and Ledger.
Name and address of auditor of accounts of 1914: E. Pope, Burlington.
No changes were made during 1914 in the Constitution and Rules in relation to benefits.
Amount of bond of Treasurer, $1,500.00.

VII. Cash Receipts.

Cash balance from 1913 (not extended), $1,974.10.

Cash received during 1914 from:

Application fees	$ 22 50
Dues	316 50
Supplies sold	7 55
Interest	56 39
All other sources	174 00
Total	$576 94

VIII. Cash Expenditure.

(*a*) *Expenses of Management.*

Cash paid during 1914 for:

Per capita tax	$ 19 85
Supplies bought	14 90
Rent, light and heat	37 50
Salaries	112 50
Printing, etc.	9 59
Postage, etc.	3 31
Expenses of management	$197 65

(*b*) *Miscellaneous Expenditure.*

Funeral benefits	50 00
Sick benefits	225 00
Medical attendance	123 00
Gratuities	1 50
All other	17 50
Total expenditure	$614 65

THEATRICAL MECHANICAL ASSOCIATION.

(File I, pp. 17 and 169.)

ANNUAL STATEMENT FOR THE YEAR ENDING 31ST DECEMBER, 1914.

Head Office, 472 Dovercourt Road, Toronto.

Organized 21st September, 1886; incorporated 20th May, 1887.

The Executive Officers of the Society at the 31st December, 1914, were as follows:

J. E. Ferris, President ..... Toronto.
W. E. Meredith, Recording Secretary ..... Toronto.
James Lydon, Treasurer ..... Toronto.
Josh Walford, James Seymour, R. C. Newman, } Finance Committee ..... Toronto.

I. FUNERAL BENEFITS.

Total membership of Society, 178.
Number of members who died during 1914, 1.
Amount of funeral benefits paid during 1914, $200.00.
Amount standing to credit of fund, $15,263.86.

II. SICK BENEFITS.

Sick benefits are undertaken by the Society.
Number of members who received sick benefits in 1914, 20.
Total amount of sick benefits paid during the year 1914, $396.00.
Number of weeks' sickness experienced, 66.
Medical attendance, $252.00.
Amount of cash standing to credit of Sick Benefit Fund, $547.28.

III. ASSETS.

Bonds, debentures, etc.	$14,000 00
Cash on hand as per auditors' statement	184 78
Bank of Commerce, Toronto	598 89
Canada Permanent Mortgage Corporation	1,263 86
Totals	$16,047 53

IV. LIABILITIES.—None.

V. MISCELLANEOUS.

The Society's accounts were duly audited in January, April, July, October, 1914.
Auditors for the year: W. Sprinks, John Walford and J. McGolpin, Toronto.
Certain changes were made in the Constitution and By-laws during 1914.
Books of account kept by the Association are: Blotter and Ledger.
Amount of bond of Treasurer, $500.00.

VII. Cash Receipts.

Cash balance from 1913 (not extended), $14,899.48.

Cash received during 1914 from:

Application, initiation fees and dues	$1,651 50
Interest and dividends	610 66
All other sources	393 19
Total receipts	$2,655 35

VIII. Cash Expenditure.

(a) Expenses of Management.

Cash paid during 1914 for:

Per capita tax or levies	$54 25
Registration	3 00
Supplies bought	22 20
Rent, light, heat and taxes	19 00
Salaries, officers' and auditors' fees	203 00
Printing, stationery and advertising	30 00
Postage, etc.	7 25
Premiums for guarantee of lodge officers	5 00
Total expenses of management	$343 70

(b) Miscellaneous Expenditure.

Gratuities to distressed members	$ 50
Funeral benefits	200 00
Sick benefits	396 00
Medical attendance	252 00
Other expenditure	307 10
Total expenditure	$1,507 30

TORONTO HEBREW BENEVOLENT SOCIETY.

ANNUAL STATEMENT FOR THE YEAR ENDING 31ST DECEMBER, 1914.

Head Office, Toronto.

Incorporated 17th February, 1899.

The Executive Officers of the Society at the 31st December, 1914, were as follows:

I. Smith, President ..... Toronto.
A. Bochneck, Vice-President ..... Toronto.
P. Yushkevitz, Treasurer ..... Toronto.
D. Pullan, Secretary ..... Toronto.

I. FUNERAL BENEFITS.

Funeral benefits are undertaken by the Society, with a membership of 193.
Number of members' children who died during 1914, 1.
Amount of funeral benefits paid in respect of members' children during 1914, $5.00.
Total cash standing to credit of Sick and Funeral Fund, $2,481.83.

II. SICK BENEFITS.

Sick benefits are undertaken by the Society.
Number of members who received sick benefits during 1914, 34.
Amount paid for sick benefits during 1914, $525.00.
Number of weeks' sickness experienced during 1914, 105.
Amount paid for medical attendance during 1914, $827.58.

III. ASSETS.

Cash value of real estate	$453 94
Cash value of mortgages	1,700 00
Cash in hands of Treasurer	159 49
Cash on deposit in Bank of Commerce, Toronto	2,322 34
Total assets	$4,635 77

IV. LIABILITIES.—None.

V. MISCELLANEOUS.

Assessments for purposes of benefits are made once a year, if necessary.
No assessments were made during 1914.
The Society's accounts were duly audited January 10th, 1915.
Books of record kept by the Society are: Cash Book, Ledger and Record Book.
The auditors of accounts of 1914 were: J. Schien, J. Bochneck and K. Jaffey, Toronto.
No changes were made during 1914 in the organization, management, Constitution and Rules of the Society in relation to benefits.
Amount of bond of treasurer, $25.00.

VII. Cash Receipts.

Cash balance from 1913 (not extended), $2,106.98.
Cash received during 1914 from:

Application fees	$34 00
Initiation fees	28 00
Dues	1,986 30
Supplies sold	57 05
Interest	163 48
Other sources	10 20
Total receipts	$2,279 03

VIII. Cash Expenditure.

(a) *Expenses of Management.*

Cash paid during 1914 for:

Registration fee	$3 00
Rent, light and heat	80 00
Officers' salaries	98 00
Printing, stationery, etc.	45 50
Postage, 'phones, telegrams and express	54 95
Other management expenses	265 15
Total expenses of management	$546 60

(b) *Miscellaneous Expenditure.*

Funeral benefits	5 00
Sick benefits	525 00
Medical attendance	827 58
Total expenditure	$1,904 18

EVENING TELEGRAM EMPLOYEES' BENEFIT SOCIETY.

ANNUAL STATEMENT FOR THE YEAR ENDING 31ST DECEMBER, 1914.

Head Office, Toronto, Ont.

Organized in May, 1912; incorporated in Ontario, 24th September, 1913.

The Executive Officers of the Society at the 31st December, 1914, were as follows:

Thomas E. Till, President.....Toronto.
Wm. Greer, Vice-President .....Toronto.
T. Hopmans, Secretary .....Toronto.

I. FUNERAL BENEFITS.

Funeral benefits are undertaken by the Society, with a total membership of 86.
Number of members who died during 1914, none.
Amount paid for funeral benefits, none.

II. SICK BENEFITS.

Sick benefits are undertaken by the Society.
Number of members of the Society who received sick benefits during 1914, 18.
Amount of benefits paid during 1914, $255.00.
Number of weeks' sickness experienced in 1914, 51.
Amount paid for medical attendance during 1914, none.
Total amount to credit of Sick Benefit Fund, $420.70.

III. ASSETS.

Cash on hand	$66 40
Cash in Dominion Bank	354 30
Total	$420 70

IV. LIABILITIES.—None.

V. MISCELLANEOUS.

Assessments are made weekly.
Number of assessments made during 1914, 52.
The books of the Society were duly audited December 31st, 1914.
Names and addresses of auditors of accounts of 1914: Geo. Potter and Geo. Christie, Toronto.
No changes were made in the Constitution and By-laws during 1914.

VII. Cash Receipts.

Cash balance from 1913 (not extended), $268.40.

Cash received during 1914 from:

Initiation fees	$7 50
Dues	440 20
All other sources	45 75
Total receipts	$493 45

VIII. Cash Expenditure.

(a) Expenses of Management.

Cash paid during 1914 for:

Registration fee	$3 00
Expenses of Annual Meeting	2 00
Travelling expenses	2 00
Officers' salaries	50 00
Stationery	0 60
Total expenses of management	$57 60

(b) Miscellaneous Expenditure.

Sick benefits	255 00
Other expenditure	28 55
Total	$341 15

VICTORIA LODGE OF GOOD SAMARITANS AND DAUGHTERS OF SAMARIA, HAMILTON, ONT.

Corporate Name: "Victoria Lodge, No. 7, I.O.G.S., and D. of S."

ANNUAL STATEMENT FOR THE YEAR ENDING 31ST DECEMBER, 1914.

Head Office, 156½ King Street East, Hamilton.

Organized 12th October, 1862; incorporated in Ontario 17th March, 1896.

The Executive Officers of the Society at the 31st December, 1914, were as follows:

Richard Hammond, President .....Hamilton.
Florence Johnson, Treasurer .....Hamilton.
Annie Gwyder, Secretary .....Hamilton.

I. FUNERAL BENEFITS.

One member died during the year 1914, and funeral benefits were paid amounting to $25.00.

II. SICK BENEFITS.

Sick benefits are undertaken by the Society, with a membership of 14.
Number of members who received sick benefits during 1914, 1.
Amount of sick benefits paid during 1914, $36.
Number of weeks' sickness experienced during 1914, 18.
Amount standing to credit of Sick and Funeral Benefit Fund, $258.57.

III. ASSETS.

Cash on hand	$22 32
Cash in Bank of Hamilton	236 25
Total assets	$258 57

IV. LIABILITIES.—None.

V. MISCELLANEOUS.

The books and accounts of the Society were duly audited for 1914.

The names and addresses of the auditors were as follows: Florence Johnston, Violet Bryant and Cornelius Lewis, Hamilton.

No changes were made during 1914 in the Constitution and By-laws.

VII. CASH RECEIPTS.

Cash balance from 1913 (not extended), $304.67.
Cash received during 1914 from:

Dues	$32 25
Interest	12 40
Total receipts	$44 65

VIII. Cash Expenditure.

(*a*) *Expenses of Management.*

Cash paid during 1914 for:	
Registration fee	$3 00
Rent, light, heat and taxes	24 00
Printing, etc.	1 50
	$28 50

(*b*) *Miscellaneous Expenditure.*

Funeral benefits	25 00
Sick benefits	36 00
Other expenditure	1 25
Total expenditure	$90 75

ITALIAN WORKINGMEN'S ASSOCIATION OF ONTARIO.

ANNUAL STATEMENT FOR THE YEAR ENDING 31ST DECEMBER, 1914.

Head Office, Toronto, Ont.

Organized 31st December, 1901, and incorporated 31st December, 1901.

The Executive Officers of the Society at the 31st December, 1914, were as follows:

Giovanni Colombo, President .....Toronto.
Paris Gagliardini, Secretary .....Toronto.
Giuseppe Passavanti, Treasurer .....Toronto.

I. FUNERAL BENEFITS.

Funeral benefits are undertaken by the Society.
Total membership at 31st December, 1914, 110.
One member died during 1914, and $50.00 funeral benefits were paid.
Total cash standing to credit of Funeral Benefit Fund at 31st December, 1914, $1,246.33.

II. SICK BENEFITS.

Number of members who received sick benefitts during 1914, 18.
Amount paid for sick benefits, $268.21.
Number of weeks' sickness experienced, 55 4-7.
Amount paid for medical attendance, $172.50.

III. ASSETS.

Cash on hand	$50 00
Cash deposited in Bank of Commerce	1,196 33
Total assets	$1,246 33

IV. LIABILITIES.—None.

V. MISCELLANEOUS.

Assessments are made monthly.
The Society's accounts were duly audited 9th January, 1915.
The names and post office addresses of the auditors for 1914 were as follows: L. Delnegro, P. Michel, Toronto.
Books of account kept by the Society: Ledgers and Cash Book.
No changes were made in the Constitution and By-laws during 1914.

VII. Cash Receipts.

Cash balance from 1913 (not extended), $1,235.69.
Cash received during 1914 from:

Initiation fees	$10 00
Dues	710 00
Supplies sold	7 95
Interest	33 09
Total receipts	$761 04

VIII. Cash Expenditure.

(*a*) *Expenses of Management.*

Cash paid during 1914 for:

Registration fee	$3 00
Rent, etc.	56 00
Salaries	42 20
Supplies bought	15 80
Printing	29 75
Postage	9 35
Investigation of claims	3 59
Total management expenses	$159 69

(*b*) *Miscellaneous Expenditure.*

Funeral benefits	50 00
Medical attendance	172 50
Sick benefits	268 21
Other expenditure	100 00
Total expenditure	$750 40

LA CONGREGAZIONE DELLA IMMACOLATA CONCEZIONE DI MARIA SANTISSIMA.

ANNUAL STATEMENT FOR THE YEAR ENDING 31ST DECEMBER, 1914.

Head Office, Toronto.

Organized, March, 1904; incorporated in Ontario, 14th March, 1904.

The Executive Officers of the Society at the 31st December, 1914, were as follows:

L. Frasca, President ..... Toronto.
F. Napoli, Vice-President ..... Toronto.
Rocco Gianvecchio, Treasurer ..... Toronto.
P. Manganelli, Secretary ..... Toronto.

I. FUNERAL BENEFITS.

The Society undertakes funeral benefits.
The membership at 31st December, 1914, was 14.
Number of members who died during 1914, none.
Total amounts paid for funeral benefits, nil.
Cash standing to credit of Sick and Funeral Benefit Fund, $369.35.

II. SICK BENEFITS.

The Society undertakes sick benefits.
One member received sick benefits during 1914, amounting to $11.86.
Number of weeks' sickness experienced in 1914, 4.

III. ASSETS.

Cash in deposit in Bank of Montreal, Toronto	$385 65
Total assets	$385 65

IV. LIABILITIES.—None.

V. MISCELLANEOUS.

The books of the Society were audited during 1914.
Name of auditor: Pietro Manganelli, Toronto.
Certain changes were made during 1914 in the organization or management or in the constitution or rules in relation to benefits.

VII. Cash Receipts.

Cash balance from 1913 (not extended), $369.35.	
Cash received during 1914 from:	
Dues	$35 18
Interest and dividends	10 98
Total receipts	$46 16

VIII. Cash Expenditure.

(a) Expenses of Management.

Cash paid during 1914 for:	
Registration fee	$3 00
Printing, etc.	15 00
Total management expenses	$18 00

(b) Miscellaneous Expenditure.

Sick benefits	11 86
	$29 86

DAUGHTERS AND MAIDS OF ENGLAND BENEVOLENT SOCIETY.

ANNUAL STATEMENT FOR THE YEAR ENDING 31ST DECEMBER, 1914.

Head Office, 598 Gerrard Street East, Toronto, Ont.

Organized 7th November, 1890; incorporated 9th January, 1895.

The Executive Officers of the Society at the 31st December, 1914, were as follows:

Elizabeth Pincombe, Grand President .....Toronto.
Nellie Nobes, Grand Vice-President .....Toronto.
Elizabeth Hooper, Grand Past President .....London.
Frank H. Revell, Grand Treasurer .....Hamilton.
Leonard George Cross, Grand Secretary, 598 Gerrard Street .....Toronto.

I. FUNERAL BENEFITS.

Funeral benefits are undertaken by the Grand Lodge; total membership, 3,453.
Number of members of the Society who died during 1914, 19.
Amount of funeral benefits paid during 1914, $895.00.
Total cash standing to credit of Funeral Benefit Fund, 31st December, 1914, $6,539.37.

II. SICK BENEFITS.

Sick benefits are undertaken by the Subordinate Lodges.

Number of members who received sick benefits in 1914: Subordinate Bodies, 387; Juvenile Branch, 36.

Total amount of benefits paid during 1914: Subordinate Bodies, $2,386.42; Juvenile Branch, $70.00; Total, $2,456.42.

Number of weeks' sickness experienced in 1914: By Subordinate Bodies, 954 1-3; Juvenile Branch, 48 2-3.

Amount paid for medical attendance during 1914: Subordinate Bodies, $3,688.30; Juvenile Branch, $285.90.

Total amount cash standing to credit of Sick Benefit Fund at 31st December, 1914: Subordinate, $14,966.11; Juvenile, $1,742.25.

IV. ASSETS.

Cash value of mortgages	$1,900 00
Actual cash on hand	1,102 38
Cash on deposit, not drawn against, in Bank of Montreal, Hamilton and various banks, situate at different places	8,115 91
All other assets	428 89
Subordinates, $20,248.57; Juveniles, $1,174.08.	
Total assets	$11,547 18

V. LIABILITIES.—None.

VI. Miscellaneous.

Assessments for the purpose of life insurance were made quarterly during 1914.

Four such assessments were made during 1914, payable March, June, September, and December.

The Society's books were audited 22nd February, 1914.

The following books of record are kept: Cheque Book, Cash Book, Ledgers, and Stock Book.

Names and post office addresses of the auditors for 1914 were as follows: Mrs. Eliza Swanston, Toronto, and J. W. Bateman, Whitby.

Amount of bond of Grand or Supreme Secretary, $500.

Amount of bond of Grand or Supreme Treasurer, $500.

VII. Cash Receipts.

	Grand Body.	Subordinate Bodies.	Juvenile Branches.
Cash balance from 1913 (not extended), $9,804.24.			
Cash received during 1914 from:			
Application fees	$139 20	$382 50	.....
Initiation fees	.....	993 25	$24 26
Assessments	1,194 60	12,315 74	521 10
Per capita tax	1,148 25	.....	.....
Supplies sold	761 75	.....	.....
Interest and dividends	278 67	303 90	37 80
Premiums for guarantee of lodge officers	107 60	.....	.....
All other	59 60	.....	.....
	$3,689 67	$13,995 39	$583 16

VIII. Cash Expenditure.

(*a*) *Expenses of Management.*

Cash paid during 1914 for:	Grand Body.	Subordinate Bodies.	Juvenile Branches.
Per capita tax	.....	$1,148 25	.....
Commission	.....	60 50	.....
Registration fee	$15 00	139 20	$11 90
Expenses of Annual Meeting	50 50	.....	.....
Supplies bought	586 89	746 10	15 65
Travelling expenses	97 95	.....	.....
Rent, etc.	.....	1,726 00	60 00
Salaries, auditors' and officers' fees	528 60	1,020 00	52 30
Postage, telegrams and express	88 23	237 90	15 90
Printing, stationery, and advertising	44 50	62 00	.....
Premium for guarantee of lodge officers	10 00	99 73	7 87
Other expenses	58 95		
Total expenses of management	$1,480 62	$5,239 68	$163 62

(*b*) *Miscellaneous Expenditure.*

Funeral benefits	895 00	1,194 60	52 10
Sick benefits	.....	2,386 42	70 00
Medical attendance	.....	3,688 30	285 90
Invested in mortgages $1,900 00			
Totals	$2,375 62	$12,509 00	$571 62

THE MUTUAL MASONIC COMPACT OF ST. CATHARINES AND NIAGARA DISTRICT.

ANNUAL STATEMENT FOR THE YEAR ENDING 31ST DECEMBER, 1914.

Head Office, St. Catharines, Ont.

Organized 15th September, 1871; incorporated in Ontario 3rd December, 1892.

The Executive Officers of the Society at the 31st December, 1914, were as follows:

James E. Merriman, President .....St. Catharines.
William F. Clarke, Vice-President .....Grimsby.
H. J. Johnston, Secretary-Treasurer ..... St. Catharines.

II. MOVEMENT IN INSURANCE CERTIFICATES.

Contracts for Insurance other than Endowments, Sick or Funeral Benefits.

	Number.	Amount.
		$ c.
Contracts in force 31st December, 1913	180	18,000 00
Add contracts taken during 1914, new or renewed	41	4,100 00
Gross number and amount of contracts on foot at any time during 1914	221	22,100 00

Deductions:	Number.	Amount.		
		$ c.		
Contracts matured in 1914	5	500 00		
Contracts lapsed in 1914	12	1,200 00		
Total deductions extended	17	1,700 00	17	1,700 00
Net contracts on foot at 31st December, 1914			204	20,400 00

V. ASSETS.

Cash on deposit in Security Loan and Savings Co., St. Catharines..... $110 92

VI. LIABILITIES.—None.

VII. MISCELLANEOUS.

Assessments for purpose of life insurance certificates are made when found necessary.

Three assessments were made during 1914.

The accounts of the Society were audited on the 8th January, 1915.

Books of record or account kept for purposes of insurance certificates are: Cash Book and Register of Members.

Name and post office address of auditor for 1914: W. A. Mittleberger, St. Catharines.

VIII. Cash Receipts.

Cash balance from 1913 (not extended), $142.93.
Cash received during 1914 from:

Assessments	$551 00
Interest and dividends	5 44
Total receipts	$556 44

IX. Cash Expenditure.

(a) *Expenses of Management.*

Cash paid during 1914 for:

Commission, etc.	$16 70
Registration fee	3 00
Expenses of Annual Meeting	1 50
Printing, stationery and advertising	6 15
Managing officers' salaries and officers' and auditors' fees	50 00
Postage, telegrams and express	9 10
Supplies bought	2 00
Total expenses of management	$88 45

(b) *Miscellaneous Expenditure.*

Life insurance claims	500 00
Total expenditure	$588 45

TORONTO MUSICAL PROTECTIVE ASSOCIATION.

ANNUAL STATEMENT OF BENEFIT DEPARTMENT FOR THE YEAR ENDING 31ST DECEMBER, 1914.

Head Office, Toronto.

Organized 2nd December, 1887; incorporated in Ontario 26th September, 1894.

The Executive Officers of the Society at the 31st December, 1914, were as follows:

Jas. G. Reid, President ..... Toronto.
Jos. Ball, Secretary ..... Toronto.
G. J. Timpson, Treasurer ..... Toronto.

I. FUNERAL BENEFITS.

Funeral benefits are undertaken by the Society, total membership of which is 729.
Number of members who died during 1914, 3.
Amount of funeral benefits paid in 1914, $150.00.

II. SICK BENEFITS.

Sick benefits are undertaken by the Society.
Number of members who received sick benefits during 1914, 29.
Amount of benefits paid in 1914 in respect of sick members, $474.00.
Number of weeks' sickness experienced in 1914, 158.
Amount of cash to credit of Sick and Funeral Benefit Fund, 31st December, 1914, $448.96.

III. ASSETS.

Cash value of real estate	$35,000 00
Cash on hand	271 76
Cash in bank	448 96
Furniture, etc.	1,225 00
Total assets	$36,945 72

IV. LIABILITIES.

Due to general account	$1,402 40
Due on mortgage	6,000 00
All other	600 00
	$8,002 40

V. Miscellaneous.

Dues are payable quarterly by the members.

The books of the Society were audited in January, April, July and October of 1914.

Books of record or account kept: Ledger and Blotter.

The names and post office addresses of the auditors for 1914 were as follows: W. E. Meredith and C. Fairhead, Toronto.

No changes were made during 1914 in the Constitution and Laws in relation to benefits.

Amount of bond of Secretary, $200.00.

Amount of bond of Treasurer, $300.00.

VII. Cash Receipts.

Cash balance from 1913 (not extended), $1,025.16.

Cash received during 1914 from:

Dues, application and initiation fees	$2,123 02
Interest	19 30
Rent	859 90
All other sources	2,213 28
Total	$5,215 50

VIII. Cash Expenditure.

(*a*) *Expenses of Management.*

Cash paid during 1914 for:

Registration fee	$10 00
Interest on mortgage	1,196 00
Rent, light, heat and taxes	732 63
Managing officers' salaries and auditors' fees	695 00
Postage, telephones, etc.	47 07
Printing, etc.	72 00
Total	$2,752 70

(*b*) *Miscellaneous Expenditure.*

Funeral benefits	150 00
Sick benefits	474 00
Principal and interest on mortgage	1,196 00
All other	1,219 00
Total expenses	$5,791 70

PROVINCIAL GRAND ORANGE LODGE OF ONTARIO EAST.

ANNUAL STATEMENT FOR THE YEAR ENDING 31ST DECEMBER, 1914.

Head Office, Belleville, Ont.

Organized 20th February, 1860, and incorporated in Ontario 22nd May, 1894.

The Executive Officers of the Society at the 31st December, 1914, were as follows:

Fred W. Forde, Grand Master..... Ottawa, Ont.
Evan H. McLean, Deputy Grand Master..... Bowmanville, Ont.
Duncan Monroe, Grand Treasurer .....Cornwall, Ont.
F. M. Clarke, Grand Secretary.....Belleville, Ont.

I. FUNERAL BENEFITS.

Funeral benefits are undertaken by the Society, with a total membership of 188.
One member died during 1914.
Amount of funeral benefit paid in 1914, $50.00.

II. SICK BENEFITS.

Sick benefits are undertaken by the Society. Sixteen members received sick benefits during 1914.
Number of weeks' sickness experienced during 1914, 69 6-7.
Sick benefits amounting to $209.56 were paid.
Cash standing to credit of Sick Fund, $633.30.

III. ASSETS.

Cash on hand	$33 30
Cash in Bank of Montreal, Belleville	600 00
Total assets	$633 30

IV. LIABILITIES.—None.

V. MISCELLANEOUS.

Assessments are made quarterly.
The Society's accounts were audited 28th January, 1915.
The books of record kept are: Membership Register, Record and Cash Book.
The names and post office addresses of the auditors for 1914 were as follows: W. C. Reid, Belleville, and Walter P. Wiggins, Bancroft.
Amount of bond of Secretary-Treasurer, $1,000.00 (combined).

VII. Cash Receipts.

Cash balance from 1913 (not extended), $763.00.
Cash received during 1914 from:

Dues	$238 36
Total receipts	$238 36

VIII. Cash Expenditure.

(a) *Expenses of Management.*

Cash paid during 1914 for:

Registration fee	$3 00
Officers' salary, etc.	102 50
Total expenses of management	$105 50

(b) *Miscellaneous Expenditure.*

Funeral benefits	50 00
Sick benefits	209 56
Refunded on rejected applications	3 00
Total expenditure	$368 06

TORONTO CIVIC EMPLOYEES' BENEVOLENT ASSOCIATION.

ANNUAL STATEMENT FOR THE YEAR ENDING 31ST DECEMBER, 1914.

Head Office, 249 Pape Avenue, Toronto, Ont.

Organized 10th March, 1890; incorporated 10th July, 1893.

The Executive Officers of the Society at the 31st December, 1914, were as follows:

John H. Craven, President ..... Toronto.
Samuel Clark, Treasurer ..... Toronto.
Chas. J. Mitchell, Secretary ..... Toronto.

I. FUNERAL BENEFITS.

Funeral benefits are undertaken by the Society, with a membership of 313.
Number of members who died during 1914, no information.
Amount of funeral benefits paid during 1914, $120.00.
Cash to credit of fund at 31st December, 1914, $1,504.66.

II. SICK BENEFITS.

Sick benefits are undertaken by the Society.
Number of members who received sick benefits in 1914, 70.
Amount of benefits paid in 1914, $564.
Number of weeks' sickness experienced in 1914, 167 4-7.
Amount paid for medical attendance, $138.75.

III. ASSETS.

	Grand Lodge.	Subordinate Lodges.
Cash on hand	$48 62	.....
Cash in Dominion and Royal Banks	1,456 04	$5,950 77
Total assets	$1,504 66	$5,950 77

IV. LIABILITIES.—None.

V. MISCELLANEOUS.

Payments are made monthly.

The accounts of the Society were duly audited for the year 1914, 31st December, 1914.

Names and addresses of the auditors for the year 1914: T. Hilton and John Gracey, Toronto.

Books kept by Society: Minute Book, Treasurer's Book and Bank Book

No changes were made in the Constitution and By-laws of the Society.

VI. Cash Receipts.

Cash balance from 1913 (not extended)—		
Grand Body	$1,301 47	
Subordinate Bodies	5,147 80	
	Grand Lodge.	Subordinate Lodges.
Cash received during 1914 from:		
Application fees	$344 24	.....
Dues	.....	$1,104 67
Initiation fees	.....	124 50
Interest	19 25	154 10
All other sources	.....	470 84
Total receipts	$363 49	$1,854 11

VII. Cash Expenditure.

(a) *Expenses of Management.*

	Grand Lodge.	Subordinate Lodges.
Cash paid during 1914 for:		
Per capita tax	.....	$208 15
Registration fee	$3 00	.....
Supplies bought	14 85	.....
Postage, etc.	45	5 50
Rent	2 00	45 00
Managing officers' salaries and officers' and auditors' fees	20 00	116 50
Printing, etc.	.....	18 25
Other expenses	.....	67 50
Total expenses of management	$40 30	$460 90

(b) *Miscellaneous Expenditure.*

Funeral benefits	120 00	.....
Sick benefits	.....	564 00
Medical attendance	.....	138 75
Total expenditure	$160 30	$1,163 65

ST. LUKE BENEFIT SOCIETY OF AMHERSTBURG.

ANNUAL STATEMENT FOR THE YEAR ENDING 31ST DECEMBER, 1914.

Head Office, Amherstburg, Ont.

The Executive Officers of the Society at the 31st December, 1914, were as follows:

E. Crimmins, President ..... Amherstburg.
Percy Deneen, Vice-President ..... Amherstburg.
P. Alex. Barron, Financial Secretary ..... Amherstburg.
L. Bertrand, Recording Secretary ..... Amherstburg.
J. Reaume, Treasurer ..... Amherstburg.

I. AND II. SICK AND FUNERAL BENEFITS.

Sick and funeral benefits are undertaken by the Society. Members, 63.
Number of members who died in 1914, 2; amount paid for funeral benefits, $50.00.
Number of members who received sick benefits in 1914, 6.
Total amount paid for sick benefits in 1914, $130.84.
Number of weeks' sickness experienced in 1914, 32 5-7.
Balance to credit of fund, 31st December, 1914, $170.86.

III. ASSETS.

Cash standing to credit of Sick Benefit Fund, 31st December, 1914	$170 86
Total assets	$170 86

IV. LIABILITIES.—No information.

V. MISCELLANEOUS.

The books of the Society were audited February 20th, 1915.
Names and addresses of the auditors for 1914: P. J. Reaume and P. A. Barron, Amherstburg.

VII. CASH RECEIPTS.

Balance from 1913 (not extended), $201.28.
Cash received during 1914 from:

Dues, application and initiation fees	$205 75
Interest and dividends	5 90
Total	$211 65

VIII. Cash Expenditure.

(a) *Expenses of Management.*

Cash paid during 1914 for:	
Registration fee	$ 3 00
Supplies bought	23 98
Officers' salaries	25 00
Postage, etc.	50
Printing, etc.	3 75
All other expenditure	5 00
Total expenses of management	$ 61 23

(b) *Miscellaneous Expenditure.*

Funeral benefits	50 00
Sick benefits	130 84
Total expenditure	$242 07

FIRST ROUMANIAN HAAVIS ACHIM SOCIETY.

ANNUAL STATEMENT FOR THE YEAR ENDING 31ST DECEMBER, 1914.

Head Office, Toronto.

Organized 1st January, 1906, and incorporated in Ontario, 28th October, 1907.

The Executive Officers of the Society at the 31st December, 1914, were as follows:

D. Haimovich, President ..... Toronto.
Z. Haber, Vice-President ..... Toronto.
H. Rossenberg, Secretary ..... Toronto.

I. FUNERAL BENEFITS.

Two members died during 1914.
Amount paid for funeral benefits during 1914, $30.00.

II. SICK BENEFITS.

Total membership of the Society at 31st December, 1914, 48.
Sick benefits are undertaken by the Society. Two members were sick.
Total amount of benefits paid in 1914 in respect of sick members, $70.85.
Number of weeks' sickness experienced, 17.
Amount paid for medical attendance, $159.44.
Amount standing to credit of Sick Benefit Fund, 31st December, 1914, $178.45.

III. ASSETS.

Cash value of real estate	$500 00
Cash in Northern Crown Bank, 31st December, 1914	178 45
Total	$678 45

IV. LIABILITIES.—None.

VII. CASH RECEIPTS.

Cash from 1913, $308.45.
Cash received during 1914 from:

Application fees	$ 6 50
Initiation fees	6 50
Dues	355 85
Assessments	10 00
Interest	5 30
Supplies sold	1 50
All other sources	143 70
Total receipts	$529 35

VIII. Cash Expenditure.

(*a*) *Expenses of Management.*

Cash paid during 1914 for:	
Registration fee	$ 3 00
Investigation of claims	5 63
Expenses of meeting	28 50
Salaries	60 00
Principal and interest	74 86
Supplies bought	5 00
Postage	34 72
Other expenses	34 00
Total expenses of management	$245 71

(*b*) *Miscellaneous Expenditure.*

Sick benefits	70 85
Medical attendance and drugs	159 44
Funeral benefits	30 00
Gratuities to distressed members	53 35
Other expenses	100 00
Grand totals	$659 35

SONS OF POLAND FRIENDLY SOCIETY.

ANNUAL STATEMENT FOR THE YEAR ENDING 31ST DECEMBER, 1914.

Head Office, Toronto, Ont.

Organized 20th April, 1907; incorporated in Ontario 19th December, 1907.

The Executive Officers of the Society at the 31st December, 1914, were as follows:

Antoni Wactawski, President ..... Toronto.
Tan Wasjtowick, Vice-President ..... Toronto.
Antoni Lozicki, Recording Secretary ..... Toronto.
Alexander Purat, Financial Secretary ..... Toronto.
Stanislaus Naplosscrye, Treasurer ..... Toronto.

I. AND II. SICK AND FUNERAL BENEFITS.

Sick and funeral benefits are undertaken by the Society, with a total membership of 38.

Number of members who received sick benefits, 3.
Total amount paid for sick benefits in 1914, $62.00.
Number of weeks' sickness experienced in 1914, 16.
Amount paid for medical attendance for 1914, $6.50.
Balance to credit of fund, 31st December, 1914, $365.29.

III. ASSETS.

Cash standing to credit in Home Bank, 31st December, 1914	$365 29
Total assets	$365 29

IV.—LIABILITIES.—None.

VII. CASH RECEIPTS.

Cash balance from 1913, $292.12.
Cash received during 1914 from:

Application fees	$21 50
Interest	8 06
Initiation fees	3 75
Dues	137 50
Donations	8 48
Total	$179 29

IX. Cash Expenditure.

(*a*) *Expenses of Management.*

Cash paid during 1914 for:	
Registration fee	$3 00
Expenses of annual meeting	5 00
Rent	18 00
Salary of Recording Secretary	6 00
Printing	4 50
Postage	1 12
Expenses of management	$37 62

(*b*) *Miscellaneous Expenditure.*

Sick benefits	62 00
Medical attendance	6 50
Total expenditure	$106 12

ST. JOSEPH LITHUANIAN BENEFIT SOCIETY.

ANNUAL STATEMENT FOR THE YEAR ENDING 31ST DECEMBER, 1914.

Head Office, Toronto.

Organized 24th February, 1907, and incorporated in Ontario 11th July, 1908.

The Executive Officers of the Society at the 31st December, 1914, were as follows:

F. Regina, Vice-President .....Toronto.
Anthony Morkis, Recording Secretary .....Toronto.
J. Simonaites, Financial Secretary .....Toronto.
J. Baliunas, Treasurer .....Toronto.

I. FUNERAL BENEFITS.

Funeral benefits are undertaken by the Society, with a total membership of 25.
No members died during 1914. Amount of funeral benefits paid during 1914, none.
No members' wives died during 1914.
Amount paid in respect of deceased wives, none.
Cash standing to credit of Funeral Fund at 31st December, 1914, $396.56.

II. SICK BENEFITS.

Sick benefits are undertaken by the Society. One member received sick benefits during 1914.
Number of weeks' sickness experienced during 1914, 1.
Sick benefits amounting to $4.00 were paid.

III. ASSETS.

Cash on hand	$31 47
Cash in Royal Bank of Canada	365 09
Total assets	$396 56

IV.—LIABILITIES.—None.

V. MISCELLANEOUS.

Assessments are made monthly, payable each month.
The Society's accounts were audited 31st December, 1914.
The books of record kept are a Ledger, Minute and Cash Book.
Names and addresses of the auditors for 1914: J. Vasiliauskas and A. Karaszauskas, Toronto.

VII. Cash Receipts.

Cash balance from 1913 (not extended), $309.02.

Cash received during 1914 from:

Initiation fees	$5 50
Dues	80 50
Assessments	3 30
Interest	9 78
Donations	2 46
All other sources	85 95
Total receipts	$187 49

VIII. Cash Expenditure.

(a) *Expenses of Management.*

Cash paid during 1914 for:

Registration fee	$3 00
Rent, light, heat and taxes	11 25
Supplies bought	0 60
Salaries	12 00
Printing	3 50
Postage, etc.	0 50
All other expenses	65 10
Total expenses of management	$95 95

(b) *Miscellaneous Expenditure.*

Sick benefits	4 00
Total expenditure	$99 95

THE ONTARIO GRAND COMMANDERY OF THE KNIGHTS OF ST. JOHN.

ANNUAL STATEMENT FOR THE YEAR ENDING 31ST DECEMBER, 1914.

Head Office, Toronto.

Incorporated in Ontario 26th May, 1894.

The Executive Officers of the Society at the 31st December, 1914, were as follows:

R. E. King, President ..... Toronto.
B. J. McGroarty, Secretary ..... Toronto.
L. Bear, Treasurer ..... Toronto.

III. FUNERAL BENEFITS.

Funeral benefits are undertaken by subordinate and auxiliary branches of the Society; total membership, 299.

Number of members of the Society who died during 1914, 3.

Amount of funeral benefits paid during 1914, none.

Cash to credit of Funeral Fund, $999.78.

IV. SICK BENEFITS.

Sick benefits are undertaken by the subordinate and auxiliary branches of the Society.

	Subordinate.	Auxiliary.
Number of members who received sick benefits during 1914..	15	10
Total amount of benefits paid during 1914	$215 50	$102 00
Number of weeks' sickness experienced in 1914.....	46	34
Amount paid for medical attendance in 1914.....	$184 45	$108 00
Balance to credit of Sick and Funeral Fund, 31st December, 1914	$629 87	$376 17

V. ASSETS.

Cash in various banks	$2,318 58
All other assets, supplies, etc.	767 40
Total	$3,085 98

VI. LIABILITIES.

Amount due for medical attendance	$65 00
Funeral benefits	100 00
All other	36 13
Officers' salaries	6 44
Total	$207 57

VII. Miscellaneous.

The Society's accounts were duly audited May, 1914, and January, 1915.

Names and postoffice addresses of the auditors for 1914: Joseph Allen and Miss C. Hubbert, Toronto.

Number of members in Ontario at 31st December, 1914, 299.

Number of members in Ontario who died during 1914, 3.

Amount of death benefits paid to Ontario members during 1914, none.

VIII. Cash Receipts.

Cash balance from 1913 (not extended), $1,841.00.

Cash received during 1914 from:

	Grand Body.	Subordinate Bodies.	Auxiliary Bodies.
Application fees	$23 00		
Initiation fees	.....	$84 50	$12 00
Dues	.....	1,243 00	446 61
Assessments	362 00		
Per capita tax	272 52		
Interest and dividends	23 07	14 02	9 65
Supplies sold	32 47		
All other sources	.....	44 46	146 30
Total receipts	$713 06	$1,385 98	$614 56

IX. Cash Expenditure.

(a) Expenses of Management.

	Grand Body.	Subordinate Bodies.	Auxiliary Bodies.
Cash paid during 1914 for:			
Per capita tax	$122 50	$229 29	$43 23
Law costs	1 00		
Registration fee	3 00		
Supplies bought	.....	19 94	12 53
Rent, light, heat and taxes	13 50	215 25	149 00
Officers' salaries	50 00	38 98	12 60
Expenses of meeting	9 00		
Printing	113 10		
Postage, etc.	3 76	13 00	8 72
All other	15 00	125 47	91 20
Total expenses of management	$330 86	$641 93	$317 28

(b) Miscellaneous Expenditure.

Per capita tax or levies	.....	263 90	72 10
Sick benefits	.....	215 50	102 00
Medical attendance	.....	184 45	108 00
Total expenditure	$330 86	$1,305 78	$599 38

SICK AND FUNERAL BENEFIT DEPARTMENT OF THE GRAND DIVISION OF THE SONS OF TEMPERANCE OF ONTARIO.

ANNUAL STATEMENT FOR THE YEAR ENDING 31ST DECEMBER, 1914.

Head Office, Aurora, Ont.

Incorporated in Ontario 5th February, 1908.

The Executive Officers of the Society at the 31st December, 1914, were as follows:

Fred. C. Ward, President..... Toronto.
A. L. Pascoe, Vice-President..... Solina.
J. M. Walton, Secretary ..... Aurora.

I. FUNERAL BENEFITS.

Number of members who died during 1914, none.

II. SICK BENEFITS.

Sick benefits are undertaken by the Society, with a membership of 19.
Number of members of the Society who received sick benefits during 1914, 2.
Total amount of benefits paid in 1914, $12.00.
Number of weeks' sickness experienced in 1914, 4.
Total amount of cash standing to credit of Sick Fund at 31st December, 1914, $677.27.

III. ASSETS.

Cash value of bonds, debentures, etc.....	$500 00
Cash in Bank of Montreal, Aurora.....	178 27
Total assets	$678 27

IV. LIABILITIES.—None.

V. MISCELLANEOUS.

Assessments are made monthly. Twelve such assessments were made in 1914.
The Society's accounts were audited November 12th, 1914.
The books of record kept are a Ledger, Minute and Cash Book.
Name and address of the auditor for 1914: Howard Ferguson, Toronto, Ont.

VII. CASH RECEIPTS.

Cash balance 31st December, 1913, $567.14.
Cash received during 1914 from:

Assessments	$111 55
Per capita tax and levies	1 70
Interest	12 88
Total receipts	$126 13

VIII. Cash Expenditure.

(*a*) *Expenses of Management.*

Cash paid during 1914 for:	
Registration fee	$3 00
Total management expenses	$3 00

(*b*) *Miscellaneous Expenditure.*

Sick benefits	12 00
Total expenditure	$15 00

SOCIETA AMICHEVOLE DI FIGLI D'ITALIA D'OTTAWA.

ANNUAL STATEMENT FOR THE YEAR ENDING 31ST DECEMBER, 1914.

Head Office, Ottawa, Ont.

Organized 27th June, 1907; incorporated in Ontario 18th August, 1909.

The Executive Officers of the Society at the 31st December, 1914, were as follows:

Michele Montagana, President .....Ottawa.
Vincenzo Cuccaro, Secretary .....Ottawa.
Poole Pantalone, Treasurer .....Ottawa.

I. FUNERAL BENEFITS.

Funeral benefits are undertaken by the Society, with a membership of 64.
One member's wife died during 1914, and $25.00 funeral benefits were paid.

II. SICK BENEFITS.

Sick benefits are undertaken by the Society.
Number of members of the Society who received sick benefits during 1914, 9.
Total amount of sick benefits paid during 1914, $145.00.
Number of weeks' sickness experienced in 1914, 29.
Amount paid for medical attendance during 1914, $6.00.

III. ASSETS.

Cash value of mortgages	$1,000 00
Actual cash in Bank of Ottawa, 31st December, 1914.....	667 28
Total assets	$1,667 28

IV. LIABILITIES.—None.

V. MISCELLANEOUS.

The books of the Society were duly audited February 13th, 1915.

Names and addresses of auditors of accounts of 1914: Tomaso Spino and Antonio Mandollo, Ottawa, Ont.

No changes were made during 1914 in the Constitution and Rules in relation to benefits.

VII. Cash Receipts.

Cash balance from 1913 (not extended), $480.68.
Cash received during 1914 from:

Application fees	$9 00
Dues	398 60
Interest	13 30
All other sources	70 00
Total receipts	$490 90

VIII. Cash Expenditure.

(a) Expenses of Management.

Cash paid during 1914 for:

Registration fee	$3 05
Rent, etc.	20 00
Salaries	25 00
Printing	44 50
Postage, etc.	0 75
Total expenses of management	$93 30

(b) Miscellaneous Expenditure.

Funeral benefits	25 00
Sick benefits	145 00
Medical attendance	6 00
Other expenditure	25 00
Total expenditure	$294 30

NOVA RADOMSK RELIEF SOCIETY.

ANNUAL STATEMENT FOR THE YEAR ENDING 31ST DECEMBER, 1914.

Head Office, Toronto, Ont.

Organized 16th January, 1909, and incorporated 28th May, 1909.

The Executive Officers of the Society at the 31st December, 1914, were as follows:

L. Schemnitz, President ..... Toronto.
D. Greenberg, Treasurer ..... Toronto.
Morris Jacobs, Secretary ..... Toronto.

I. FUNERAL BENEFITS.

Funeral benefits are undertaken by the Society.
Total membership at 31st December, 1914, 61.
No members died during 1914, and no funeral benefits were paid.
Three members' children died and $15.00 funeral benefits were paid.

II. SICK BENEFITS.

Number of members who received sick benefits during 1914, 8.
Amount paid for sick benefits, $75.00.
Number of weeks' sickness experienced, 15.
Amount paid for medical attendance, $335.27.
Total amount of cash standing to credit of Sick Benefit Fund at 31st December, 1914, $452.17.

III. ASSETS.

Value of real estate	$700 00
Cash deposited in Dominion Bank	452 17
Total assets	$1,152 17

IV. LIABILITIES.—None.

V. MISCELLANEOUS.

Assessments are made quarterly.
The Society's accounts were audited January 13th, August 22nd, November 16th, 1914, and January 16th, 1915.
The books of record kept are as follows: Day Book, Cash Book and Ledger.
Names and postoffice addresses of the auditors of accounts of 1914: J. Charles, J. Cornblum and H. Isicovitz, Toronto.
No changes were made in regard to sick benefits during 1914.
Amount of bond of Treasurer, $25.00.

VII. Cash Receipts.

Cash balance from 1913 (not extended), $493.33.

Cash received during 1914 from:

Application fees	$14 00
Dues	363 60
Assessments	264 50
Interest and dividends	11 15
Other sources	18 09
Total receipts	$671 34

VIII. Cash Expenditure.

(*a*) *Expenses of Management.*

Cash paid during 1914 for:

Law costs	$42 00
Registration fee	3 00
Rent	62 00
Managing officers' salaries, etc.	66 71
Printing	27 55
Postage	28 65
Total management expenses	$229 91

(*b*) *Miscellaneous Expenditure.*

Funeral benefits	15 00
Sick benefits	75 00
Medical attendance	335 27
Cemetery	57 32
Total expenditure	$712 50

ST. ALBERT FRIENDLY SOCIETY (OF RENFREW).

ANNUAL STATEMENT FOR THE YEAR ENDING 31ST DECEMBER, 1914.

Head Office, Renfrew.

Organized 1st January, 1909, and incorporated in Ontario 14th November, 1909

The Executive Officers of the Society at the 31st December, 1914, were as follows:

Philip Klomon, President .....Renfrew.
Nicholas Kobus, Vice-President .....Renfrew.
Frank Stubinsky, Recording Secretary .....Renfrew.
Alex. Stubinsky, Financial Secretary .....Renfrew.
John Rouble, Treasurer .....Renfrew.

I. FUNERAL BENEFITS.

Funeral benefits are undertaken by the Society, with a total membership of 38.
One member died during 1914, and funeral benefits were paid amounting to $50.00.
No members' wives died during 1914.
Amount paid in respect of deceased wives, nil.
Cash standing to credit of Funeral Benefit Fund, $604.02.

II. SICK BENEFITS.

Sick benefits are undertaken by the Society. No members received sick benefits during 1914.
Number of weeks' sickness experienced during 1914, none.
No sick benefits were paid.

III. ASSETS.

Cash in Merchants Bank, Renfrew	$604 02
All other assets	15 00
Total assets	$619 02

IV. LIABILITIES.—None.

V. MISCELLANEOUS.

Assessments are made monthly.
The Society's accounts were audited January 28th, 1915.
The books of record are Cash Book, Ledger, Minute and Endowment Register.
Names and addresses of the auditors for 1914: Thos. Yonta and Andrew Freemark, Renfrew.

VII. Cash Receipts.

Cash balance from 1913 (not extended), $561.32.
Cash received during 1914 from:

Assessments	$136 00
Interest and dividends	16 80
Total receipts	$152 80

VIII. Cash Expenditure.

(a) *Expenses of Management.*

Cash paid during 1914 for:

Registration fee	$ 3 00
Supplies bought	9 00
Salaries	7 10
Postage	2 00
Total expenses of management	$ 21 10

(b) *Miscellaneous Expenditure.*

Funeral benefits	50 00
Gratuities	35 00
All other expenditure	4 00
Grand total	$110 10

THE MOZIRER SICK BENEFIT SOCIETY.

ANNUAL STATEMENT FOR THE YEAR ENDING 31ST DECEMBER, 1914.

Head Office, Toronto, Ont.

Organized, 24th July, 1905; incorporated, 28th February, 1906.

The Executive Officers of the Society at the 31st December, 1914, were as follows:

Sam. Shapiro, President ..... Toronto.
Aaron Laefsky, Vice-President ..... Toronto.
Morris Lifshitz, Secretary ..... Toronto.
Harry Caplan, Treasurer ..... Toronto.

I. FUNERAL BENEFITS.

Funeral benefits are undertaken by the Society, the membership of which, at the 31st of December, 1914, was 201.

Number of members who died during 1914, none.
Amount paid for funeral benefits, nil.
Number of members' wives who died during 1914, none.
Amount of funeral benefits paid, none.
Amount of funeral benefits paid for members' children during 1914, $45.00.

II. SICK BENEFITS.

Sick benefits are undertaken by the Society.
Twenty-three members received sick benefits during 1914, amounting to $305.00
Number of weeks' sickness experienced during 1914, 61.
Amount paid for medical attendanre, $409.00.
Amount of cash standing to credit of the fund, $2,098.03.

III. ASSETS.

Cash value of real estate, less incumbrances	$3,000 00
Cash in Northern Crown Bank	1,156 56
Cash in Dominion Bank	938 42
Cash on hand	3 05
Total	$5,098 03

IV. LIABILITIES.—None.

V. MISCELLANEOUS.

No assessments were made during the year 1914.

The accounts were duly audited quarterly during 1914.

Names and addresses of the auditors for the year 1914: S. Shapiro, S. Rosenberg and S. Sherman, Toronto.

Books of record and account kept are: Record Book, Ledger, Cash Book and Day Book.

VII. Cash Receipts.

Cash balance from 1913 (not extended), $1,586.65.
Cash received during 1914 from:

Application fees	$14 50
Initiation fees	9 50
Dues, Relief Fund	103 00
Fines	70
Interest	49 56
Supplies sold	59 10
Dues	1,215 00
Donations	50 90
Medical fees	430 89
All other sources	339 45
Total receipts	$2,272 60

VIII. Cash Expenditure.

(*a*) *Expenses of Management.*

Cash paid during 1914 for:

Registration fee	3 00
Supplies	50 00
Rent	94 75
Managing officers' salaries	202 55
Printing	80 00
Postage	57 56
Travelling expenses	14 95
Premiums	67 00
Total expenses of management	$569 81

(*b*) *Miscellaneous Expenditure.*

Funeral benefits	45 00
Benefits to orphans	30 00
Sick benefits	305 00
Medical attendance	409 00
Gratuities to distressed members	402 41
Total expenditure	$1,761 22

YOUNG MEN'S HEBREW ASSOCIATION.

ANNUAL STATEMENT FOR THE YEAR ENDING 31ST DECEMBER, 1914.

Head Office, Toronto, Ont.

Incorporated in Ontario 2nd June, 1912.

The Executive Officers of the Society at the 31st December, 1914, were as follows:

Morris Sheinkman, President .....Toronto.
M. Levin, Vice-President .....Toronto.
L. Bernard, Treasurer .....Toronto.
Harry Zweig, Financial Secretary .....Toronto.
J. Durrand, Recording Secretary .....Toronto.

I. FUNERAL BENEFITS.

Funeral benefits are undertaken by the Society.
Total membership at 31st December, 1914, 80.
No members died during 1914.
Amount of funeral benefits during 1914, nil.

II. SICK BENEFITS.

Sick benefits are undertaken by the Society.
Number of members who received sick benefits during 1914, 2.
Amount paid for sick benefits during 1914, $15.00.
Number of weeks' sickness experienced during 1914, 3.
Amount paid for medical attendance during 1914, $92.26.

III. ASSETS.

Value of real estate	$400 00
Cash deposited in Bank of Montreal	650 74
Total assets	$1,050 74

IV. LIABILITIES.

Mortgage on cemetery lot	$50 00

V. MISCELLANEOUS.

Assessments are made yearly, and payable on the 31st March.

The Society's accounts were audited every quarter during 1914.

The books of record are: Cash Book, Day Book, Bank Book, Dues Book, Minute Book, Membership Roll Book.

Names and addresses of the auditors for 1914: H. Cosky and S. Bengman, Toronto.

No changes were made during 1914 in the Constitution and Rules in relation to benefits.

Amount of bond of treasurer, $25.00.

VII. Cash Receipts.

Cash balance from 1913 (not extended), $711.39.

Cash received during 1914 from:

Application fees	$69 00
Dues	439 20
Fines	2 00
Interest and dividends	15 68
Degrees and cards	12 30
Rent, etc.	38 00
Donations	51 70
All other sources	175 25
Total receipts	$803 13

VIII. Cash Expenditure.

(a) Expenses of Management.

Cash paid during 1914 for:

Registration fee	$3 00
Supplies bought	74 50
Rent, etc.	364 62
Salaries, auditors' and officers' fees	68 00
Postage, telegrams and express	26 65
Printing, stationery and advertising	46 63
Other expenses	60 87
Total expenses of management	$644 27

(b) Miscellaneous Expenditure.

Sick benefits	15 00
Medical attendance	92 26
Gratuities to distressed members	95 00
Total expenditure	$846 53

ONTARIO COMMERCIAL TRAVELLERS' ASSOCIATION.

ANNUAL STATEMENT FOR THE YEAR ENDING 31ST DECEMBER, 1914.

Head Office, London, Ontario.

Organized 23rd December, 1876, and incorporated in Ontario, 13th September, 1880.

The Executive Officers of the Society at the 31st December, 1914, were as follows:

Hugh H. Rennie, President .....London.
John H. Hiscocks, Secretary .....London.
John T. Green, Treasurer .....London.

I. CURRENCY OF INSURANCE CERTIFICATES.

Amount covered by **Endowment contracts.—None.**

Amount covered by **contracts other than for endowments**, or for Sick or Funeral Benefits in force 31st December, 1914, $1,308,430.00.

II. MOVEMENT IN INSURANCE CERTIFICATES.

(*a*) Contracts for Endowments or for Benefits in the nature thereof.—None.

(*b*) *Contracts for Insurance other than Endowments, Sick Benefits or Funeral Benefits.*

	Number.	Amount.
		$ c.
Contracts in force 31st December, 1913	3,342	1,248,238 00
Add contracts taken during 1914, new and renewed	570	.....
Add amount by which various certificates were increased during 1914.	.....	108,910 00
Gross number and amount of contracts on foot at any time during 1914.	3,912	1,357,148 00

Deductions:	Number.	Amount.		
		$ c.		
Contracts matured in 1914	23	12,875 00		
Contracts lapsed in 1914	543	35,843 00		
Total deductions	566	48,718 00	566	48,718 00
Net contracts on foot 31st December, 1914			3,346	1,308,430 00

III. AND IV. FUNERAL AND SICK BENEFITS.—None.

V. Assets.

Cash value of mortgages	$172,444 55
Cash value of bonds and debentures	125,800 75
Cash on deposit to Society's credit in Ontario Loan Debenture Co., London, Ontario	5,548 15
Interest due and accrued	8,967 34
All other assets	293 40
Total assets	$313,054 19

VI. Liabilities.

Amount of claims admitted	$ 1,520 00
Amount of other liabilities	1,206 21
Total liabilities	$ 2,726 21

VII. Miscellaneous.

No actions or proceedings were instituted or prosecuted by or against the Society during 1914.

The books of the Society were audited at the end of each month during 1914.

The books kept for purposes of insurance certificates or benefits are: Register, Cash Book, Ledger, and a number of Auxiliary Books.

Names and post office addresses of the Auditors for 1914 were as follows: E. J. Dawson and J. F. Kern, London, Ontario.

No changes were made in the organization or management of the Society during 1914.

No changes were made during 1914 in the Constitution and Laws in relation to Insurance Certificates or Benefits.

Amount of bond of Secretary, $5,000.00.

Amount of bond of Grand Treasurer, $5,000.00.

Number of members in Ontario at 31st December, 1914, 3,346.

Amount of insurance in force in Ontario at 31st December, 1914, $1,308,430.00.

Number of members in Ontario who died during 1914, 23.

Amount of death benefits paid to Ontario members during 1914, $14,155.00.

VIII. Cash Receipts.

Cash balance from 1913 (not extended), $614.74.

Cash received during 1914 from:

Dues	$33,690 00
Transfers and duplicates	37 00
Interest and dividends	15,231 62
Fire loss insurance	837 40
Cash received from investments (not extended), $14,741.77.	
Total cash receipts	$49,796 02

IX. Cash Expenditure.

(a) *Expenses of Management.*

Cash paid during 1914 for:	
Commission and organization expenses	$ 943 00
Registration fee	25 00
Travelling expenses	62 00
Rent, light, heat and taxes	452 64
Managing officers' salaries, officers' fees	2,883 24
Clerk hire	480 00
Printing, stationery and advertising	537 41
Postage, telegrams and express	296 36
Guarantee premiums	45 00
Other expenses	2,048 20
Total expenses of management	$ 7,772 85

(b) *Miscellaneous Expenditure.*

Life insurance claims	14,155 00
Gratuities to distressed members	125 00
For office furniture	393 40
Cash paid for investments (not extended), $37,158.13.	
Total expenditure	$22,446 25

Schedule by ages of membership, amount of insurance, etc., at 31st December, 1914.

Attained ages.	Number of members. Col. 1	Amount of Insurance. Col. 2	Amount of monthly payments. Col. 3	Number of deaths during year. Col. 4	Death losses incurred during year. Col. 5
		$ c.	$ c.		$ c.
16–24	186	25,100 00	1,860 00	1	200 00
25–29	399	112,200 00	3,990 00	1	500 00
30–34	430	159,600 00	4,300 00	.....	.....
35–39	484	210,935 00	4,840 00	1	700 00
40–44	490	231,405 00	4,900 00	2	1,295 00
45–49	445	194,795 00	4,450 00	.....	.....
50–54	347	154,225 00	3,470 00	4	1,800 00
55–59	235	96,305 00	2,350 00	2	820 00
60–64	134	55,055 00	1,340 00	3	1,785 00
65–69	87	38,290 00	870 00	4	2,485 00
70–74	36	15,820 00	360 00	3	1,890 00
75–79	14	9,100 00	140 00	.....	.....
80–84	3	2,100 00	30 00	2	1,400 00
85 and over	56	3,500 00	560 00	.....	.....
Totals	3,346	1,308,430 00	33.460 00	23	12.875 00

WORKMEN'S CIRCLE OF TORONTO.

ANNUAL STATEMENT FOR THE YEAR ENDING 31ST DECEMBER, 1914.

Head Office, Toronto.

Organized, 18th September, 1908; incorporated in Ontario, 19th July, 1910.

The Executive Officers of the Society at the 31st December, 1914, were as follows:

Abe Riba, President .....Toronto.
A. Kirzner, Vice-President .....Toronto.
C. Straus, Treasurer .....Toronto.
Leon Tredler, Secretary .....Toronto.

I. FUNERAL BENEFITS.

Funeral benefits are undertaken by the Society, total membership of which is 144.
Number of members who died during 1914, none.
Amount of funeral benefits paid in 1914, nil.

II. SICK BENEFITS.

Sick benefits are undertaken by the Society.
Number of members who received sick benefits during 1914, 30.
Amount of benefits paid in 1914 in respect of sick members, $123.00.
Number of weeks' sickness experienced during 1914, 41.
Amount paid for medical attendance during 1914, $229.12.
Total cash standing to credit of Sick and Funeral Benefit Fund at 31st December, 1914, $186.79.

V. ASSETS.

Cash in Dominion Bank, Toronto	$186 79
Total assets	$186 79

VI. LIABILITIES.—None.

VII. MISCELLANEOUS.

The Society's accounts were duly audited for 1914 on December 31st, 1914.
Name and address of auditor: M. Gellman, Toronto.
Books of record kept by the Society are: Cash Book, Ledger, and Minute Book.

VIII. CASH RECEIPTS.

Cash balance from 1913 (not extended), $186.91.
Cash received during 1914 from:

Dues	$461 75
Initiations	8 50
Total receipts	$470 25

IX. Cash Expenditure.

(a) *Expenses of Management.*

Cash paid during 1914 for:	
Law costs	$ 1 00
Registration fee	3 00
Rent, light, heat and taxes	60 00
Managing officers' salaries, etc.	16 00
Printing	23 00
Postage	15 25
Total expenses of management	$118 25

(b) *Miscellaneous Expenditure.*

Sick benefits	123 00
Medical attendance	229 12
Grand totals	$470 37

CANADIAN ORDER OF RECHABITES.

ANNUAL STATEMENT FOR THE YEAR ENDING 31ST DECEMBER, 1914.

Head Office, Toronto, Ontario.

Incorporated in Ontario, 13th July, 1912.

The Executive Officers of the Society at the 31st December, 1914, were as follows:

John Paterson, Provincial Chief Ruler .....Toronto.
Robert Wilson, Provincial Past Chief Ruler .....Toronto.
H. J. L. Taylor, Provincial Deputy Ruler .....Toronto.
James Cowan, Provincial Treasurer .....Toronto.
James Fleming, Provincial Secretary .....Toronto.

I. FUNERAL BENEFITS.

Funeral benefits are undertaken by the Society, with a membership, Subordinate Bodies, 317; Juveniles, 213.

Number of members who died during 1914, none.

Amount of funeral benefits paid during 1914, nil.

Cash to credit of fund at 31st December, 1914: Supreme Body, $1,381.38; Juvenile, $52.05.

II. SICK BENEFITS.

Sick benefits are undertaken by the Society.

Number of members who received sick benefits in 1914, Subordinate Bodies, 42.

Amount of benefits paid in 1914, $521.08.

Number of weeks' sickness experienced in 1914, 149.

Amount paid for medical attendance: Subordinate Bodies, $344.14; Juvenile, $108.30.

Cash standing to credit of Sick Benefit Fund at 31st December, 1914: Supreme Body, $3,048.35; Subordinate Bodies, $429.62.

	Supreme Body.	Subordinate Bodies.	Juvenile Branches.
Cash value of mortgages	$2,000 00	.....	.....
Cash in hand	46 61	.....	.....
Cash on deposit in Bank of British North America, Toronto	2,472 08	$241 82	$15 46
Cash on deposit in Dominion Bank, Toronto	.....	157 40	.....
Cash on deposit in Bank of Hamilton, Hamilton	.....	107 12	.....
Total assets	$4,518 69	$506 34	$15 46

IV. LIABILITIES.—None.

V. Miscellaneous.

Assessments for purposes of benefits are made monthly.

The Society's accounts were duly audited 16th February, 1915.

Books of record kept by the Society are: Contribution, Register, Account and Secretary and Treasurer's Cash Book.

Names and addresses of auditors for 1914 were as follows: W. A. Gordon and J. M. Tosh, Toronto.

Certain changes were made during 1914 in the Constitution and Rules in relation to benefits.

VII. Cash Receipts.

Cash balance from 1913 (not extended), $2,899.00.

Cash received during 1914 from:

	Supreme Body.	Subordinate Bodies.	Juvenile Branches.
Initiation fees	.....	$38 50	$11 90
Dues	$1,771 06	223 43	193 50
Assessments	.....	771 17	.....
Per capita tax and levies	79 73	.....	.....
Supplies sold	187 13	69 67	.....
Interest	63 20	14 79	.....
All other sourses	973 48	63 05	4 30
Total	$3,074 60	$1,180 61	$209 70

VIII. Cash Expenditure.

(a) Expenses of Management.

Cash paid during 1914 for:

Per capita tax	.....	$76 41	$3 32
Registration fee	$ 3 00	.....	.....
Law costs	1 00	.....	.....
Supplies bougit	231 83	196 38	65 49
Expenses of meeting	9 60	.....	.....
Travelling expenses	26 95	.....	.....
Rent, light, heat and taxes	12 00	229 50	20 00
Officers' salaries	50 00	40 12	.....
Printing, stationery and advertising	121 72	5 00	.....
Postage, etc.	36 38	34 44	2 90
All other expenses	44 13	.....	.....
Total expenses of management.	$536 61	$581 85	$91 71

(b) Miscellaneous Expenditure.

Per capita tax	.....	36 84	.....
Sick benefits	521 08	.....	.....
Medical attendance	.....	344 14	108 30
Gratuities	.....	5 90	.....
All other expenditure	67 43	28 56	.....
Total expenditure	$1,125 12	$997 29	$200 01

CUMMER-DOWSWELL, LIMITED, EMPLOYEES' BENEFIT SOCIETY.

ANNUAL STATEMENT FOR THE YEAR ENDING 31ST DECEMBER, 1914.

Head Office, Hamilton, Ontario.

Organized 9th January, 1911; incorporated in Ontario, 26th April, 1911.

The Executive Officers of the Society at the 31st December, 1914, were as follows:

Thomas McNab, President .....Hamilton, Ont.
James Eaglesham, Vice-President .....Hamilton, Ont.
William Oke, Secretary .....West Hamilton, Ont.

I. FUNERAL BENEFITS.

Funeral benefits are undertaken by the Society.
Total membership at 31st December, 1914, 67.
No members died during 1914.
Amount of funeral benefits during 1914, nil.

II. SICK BENEFITS.

Sick benefits are undertaken by the Society.
Number of members who received sick benefits during 1914, 5.
Amount paid for sick benefits during 1914, $81.28.
Number of weeks' sickness experienced during 1914, 14.
Amount paid for medical attendance during 1914, $80.75.
Amount of cash standing to credit of Sick Fund, $1,478.67.

III. ASSETS.

Cash on hand	$ 0 30
Cash in Bank of Hamilton	1,478 37
Total assets	$1,478 67

IV. LIABILITIES.—None.

V. MISCELLANEOUS.

Assessments are made monthly.
Society's books were duly audited on January 30th, 1915.
Twelve assessments were made in 1914, payable first Friday of each month.
The books of record are Minute Book, Membership Book, Assessment Book, Cash Book, and Bank Book.
Names and addresses of auditors for 1914 were as follows: James R. Taylor and James G. Davies, Hamilton, Ont.

VII. Cash Receipts.

Cash balance from 1913 (not extended), $1,178.62.
Cash received during 1914 from:

Assessments	$291 00
Interest	42 08
Grants from Company	140 00
Total	$473 08

VIII. Cash Expenditure.

(a) *Expenses of Management.*

Cash paid during 1914 for:

Registration fee	$3 00
Supplies bought	8 00
Total	$11 00

(b) *Miscellaneous Expenditure.*

Sick benefits	81 28
Medical attendance	80 75
	$173 03

RUTHENIAN BROTHERHOOD OF ST. JOHN THE BAPTIST (BRANTFORD).

ANNUAL STATEMENT FOR THE YEAR ENDING 31ST DECEMBER, 1914.

Head Office, Brantford, Ont.

Incorporated 2nd September, 1911.

The Executive Officers of the Society at the 31st December, 1914, were as follows:

Steffan Kowalik, President .....Brantford.
Michael Brenkar, Secretary .....Brantford.
Michael Madarash, Treasurer .....Brantford.

I. FUNERAL BENEFITS.

Funeral benefits are undertaken by the Society, with a total membership of 29.
No member of the Society died during 1914.
Amount paid for funeral benefits during 1914, nil.

II. SICK BENEFITS.

Sick benefits are undertaken by the Society.
Number of members who received sick benefits during 1914, none.
Amount paid for sick benefits, nil.
Number of weeks' sickness experienced during 1914, none.
Amount paid for medical attendance, nil.
Total amount of cash standing to credit of the Sick Benefit Fund at 31st December, 1914, $352.91.

III. ASSETS.

Cash in hands of Treasurer	$ 39 58
Cash in Bank of Hamilton, Brantford	313 33
Total	$352 91

IV. LIABILITIES.—None.

V. MISCELLANEOUS.

Assessments are made monthly.
Number of assessments made during 1914, twelve.
The Society's accounts were audited December 20th, 1914.
Names and addresses of the auditors of accounts for 1914: Steffan Sivik and Peter Brankacsz, Brantford.
Books of record and account kept: Minute Book, Membership Roll Book and Cash Book.

VII. Cash Receipts.

Cash balance from 1913 (not extended), $237.29.	
Cash received during 1914 from:	
Dues . . .	$135 75
Interest and dividends	7 36
Total receipts	$143 11

VIII. Cash Expenditure.

(a) *Expenses of Management.*

Cash paid during 1914 for:	
Law costs	$1 50
Registration fee	3 00
Supplies bought	11 72
Postage, etc.	1 27
Total expenses of management	$17 49

(b) *Miscellaneous Expenditure.*

Other expenditure	10 00
Grand totals	$27 49

THE LONDON SICK AND ACCIDENT BENEFIT ASSOCIATION.

ANNUAL STATEMENT FOR THE YEAR ENDING 31ST DECEMBER, 1914.

Head Office, London, Ont.

Organized 24th January, 1911; incorporated 22nd March, 1911.

The Executive Officers of the Society at the 31st December, 1914, were as follows:

R. I. Watson, President .....London.
J. B. Stephens, Vice-President .....London.
L. W. Noble, Secretary-Treasurer .....London.

II. SICK BENEFITS.

Sick benefits are undertaken by the Society, with a membership of, no information given.

Number of members who received sick benefits during 1914, 45.
Amount of sick benefits paid during 1914, $804.16.
Number of weeks' sickness experienced during 1914, 161.
Amount paid for medical attendance during 1914, $290.00.

III. ASSETS.—None.

IV. LIABILITIES.

Medical attendance	$135 00
Total liabilities	$135 00

V. MISCELLANEOUS.

Assessments are made monthly, and are payable on the 15th day of each month.
Eleven assessments were made during 1914.
The books were duly audited for 1914, February 26th, 1915.
Names and addresses of the auditors for 1914: C. H. Mitchell, M. H. Dockstader, London.
The following books of record are kept: Cash Book, Assessment Ledger and Sick Benefit Ledger.
No changes were made during 1914 in the Constitution and Rules.

VII. CASH RECEIPTS.

Cash balance 31st December, 1913, $90.58.
Cash received during 1914 from:

Assessments	$980 62
Per capita tax and levies	144 00
Total receipts	$1,124 62

VIII. Cash Expenditure.

(a) *Expenses of Management.*

Cash paid during 1914 for:	
Law costs	$1 50
Clerk hire	55 77
Registration fee	3 00
Printing, stationery and advertising	25 75
Postage, telegrams and express	02
Commission	35 00
Total expenses of management	$121 04

(b) *Miscellaneous Expenditure.*

Sick benefits	804 16
Medical attendance	290 00
Grand totals	$1,215 20

HAMILTON FIREMEN'S BENEFIT FUND.

ANNUAL STATEMENT FOR THE YEAR ENDING 31ST DECEMBER, 1914.

Head Office, Hamilton, Ont.

Organized 14th December, 1910; incorporated 29th December, 1910.

The Executive Officers of the Society at the 31st December, 1914, were as follows:

W. T. James, President ..... Hamilton.
A. B. TenEyck, Treasurer ..... Hamilton.
R. Aitchison, Secretary ..... Hamilton
W. Linstead, Committeeman ..... Hamilton.
W. Warwick, Committeeman ..... Hamilton.
K. Cassel, Committeeman ..... Hamilton.
J. M. Hendrie, Committeeman ..... Hamilton.

III. FUNERAL BENEFITS.

Funeral benefits are undertaken by the Society, the total membership of which is 88.

Total amount of funeral benefits paid during 1914, $200.00.

One member of the Society died during 1914.

V. ASSETS.

Cash value of mortgages	$18,500 00
Cash value of bonds, debentures, etc.	6,168 31
Cash on deposit to Society's credit in Bank of Hamilton	1,404 19
Interest due and accrued	465 00
Total	$26,537 50

VI. LIABILITIES.—None.

VII. MISCELLANEOUS.

No action was instituted against the Society during 1914.
Twenty-four assessments were made during 1914.
The accounts for the year 1914 were duly audited January, 1915.
Name and address of auditor: Abner Fraser, Hamilton.

VIII. CASH RECEIPTS.

Cash balance from 1913 (not extended), $1,164.63.
Cash received during 1914 from:

Assessments	$5,585 07
Interest	683 80
Donations	352 00
Total receipts	$6,620 87

IX. Cash Expenditure.

(a) *Expenses of Management.*

Cash paid during 1914 for:	
Registration fee	$3 00
Salaries	10 00
Total expenses of management	$13 00

(b) *Miscellaneous Expenditure.*

Funeral benefits	200 00
For investments (not extended), $6,168.31.	
	$213 00

CHAPTER GENERAL OF CANADA, KNIGHTS OF MALTA.

ANNUAL STATEMENT FOR THE YEAR ENDING 31ST DECEMBER, 1914.

Head Office, Toronto.

Organized November, 1870; incorporated in Ontario, 11th December, 1909.

The Executive Officers of the Society at the 31st December, 1914, were as follows:

A. G. Horwood, Grand Master.....Toronto.
H. G. Curlett, Grand Chancellor .....Toronto.
A. S. Johnson, Grand Almoner.....Toronto.

I. CURRENCY OF INSURANCE CERTIFICATES.

Amount covered by endowment contracts, none.

Amount covered by contracts other than for endowments or for sick or funeral benefits in force 31st December, 1914, $86,500.00.

II. MOVEMENT IN INSURANCE CERTIFICATES.

(b) Contracts for Insurance other than Endowments, Sick Benefits or Funeral Benefits.

	Number.	Amount.
		$ c.
Contracts in force 31st December, 1913	237	98,250 00
Add contracts taken during 1914, new or renewed	17	6,500 00
Gross number and amount of contracts on foot at any time during 1914	254	104,750 00

Deductions:	Number.	Amount.		
		$ c.		
Contracts lapsed in 1914	46	18,250 00		
Total deductions extended	46	18,250 00	46	18,250 00
Net contracts on foot 31st December, 1914			208	86,500 00

III. FUNERAL BENEFITS.

Funeral benefits are undertaken by the Grand Lodge, the total membership of which at 31st December, 1914, was 360.

Number of members who died during 1914, 4.

Total amount of funeral benefits paid during 1914, $400.00.

Number of members' wives who died during 1914, none.

Total amount of funeral benefits paid during 1914 in respect of deceased wives, none.

Total cash standing to credit of funeral fund, $884.98.

IV. Sick Benefits.

Sick benefits are undertaken by Subordinate Commanderies.
Number of members who received sick benefits during 1914, 41.
Amount of sick benefits paid in 1914, $887.40.
Number of weeks' sickness experienced in 1914, 253.
Amount paid for medical attendance during 1914, $545.29.
Total standing to credit of sick benefit fund, $1,134.06.

V. Assets.

	Grand Body.	Subordinate Bodies.	Auxiliary Bodies.
Cash on deposit to Society's credit, not drawn against, in various banks	$5,787 47	$996 19	$558 75
Total assets of Life Insurance Fund (not extended), $4,651.99	.....	.....	.....
Total assets of Sick and Funeral Fund (not extended), $899.58	.....	.....	.....
Total assets of General and other funds (not extended), $235.90	.....	.....	.....
All other assets	858 11	2,794 62	403 90
Total assets	$6,645 58	$3,790 81	$962 65

VI. Liabilities.—None.

VII. Miscellaneous.

Actions or proceedings instituted or prosecuted by or against the Society in Ontario during 1914, none.
Assessments are made monthly in advance.
Twelve assessments were made during 1914.
The accounts of the Society were audited January 7th, 1915.
Books of record or account kept by the Society: Grand Register and Card System.
Names and post-office addresses of the auditors for 1914 were: G. O. Merson, C.A., and H. S. Merson, Toronto.
Certain changes were made in the constitution during 1914.
Amount of bond of Secretary, $750.00.
Amount of bond of Treasurer, $750.00.
Number of members in Ontario at 31st December, 1914, 373.
Number of certificate holders in Ontario at 31st December, 1914, 208.
Amount of insurance in force in Ontario at 31st December, 1914, $86,500.00.
Number of members in Ontario who died during 1914, 2.
Amount of death benefits paid to Ontario members during 1913, $750.00.

VIII. Cash Receipts.

	Grand Body.	Subordinate Bodies.	Auxiliary Bodies.
Cash balance from 1913 (not extended), $4,376.89.			
Cash received during 1914 from:			
Certificate fees	$5 75	.....	.....
Registration fees	42 00	.....	.....

	Grand Body.	Subordinate Bodies.	Auxiliary Bodies.
Assessments	1,684 23	$5,279 23	$411 46
Per capita tax and levies	491 45	.....	.....
Funeral Fund	464 50	.....	.....
Charter fees	5 00	.....	.....
Supplies sold	22 27	.....	.....
Extension Fund	370 25	.....	.....
Interest and dividends	128 85	18 95	4 41
All other sources	40 05	97 28	5 27
Total receipts	$3,254 35	$5,395 46	$421 14

IX. Cash Expenditure.

(a) *Expenses of Management.*

Cash paid during 1914 for:			
Organization expenses, etc.	$92 50	.....	.....
Travelling expenses	43 40	.....	.....
Expenses of meeting	9 75	.....	.....
Registration fee	3 00	.....	.....
Rent, light, heat and taxes	85 00	.....	.....
Supplies bought	63 00	.....	.....
Salaries, officers' and auditors' fees	236 00	.....	.....
Clerk hire	16 75	.....	.....
Medical examiner's salary and expenses	42 00	.....	.....
Printing, stationery, advertising, etc.	139 80	.....	.....
Postage, telegrams, etc.	20 72	.....	.....
Premiums for guarantee of lodge officers	14 00	.....	.....
Other expenses	10 40	.....	.....
Total expenses of management.	$776 32	.....	.....

(b) *Miscellaneous Expenditure.*

Life insurance payments	750 00	.....	.....
Funeral benefits	400 00	.....	.....
Sick benefits	.....	$836 40	$51 00
Medical attendance	.....	432 28	113 01
Expenditures other than foregoing	.....	.....	168 70
Total expenditure	$1,926 32	$1,268 68	$332 71

Schedule by ages of membership, amount of insurance, etc., at 31st December, 1914.

Attained ages.	Number of members. Col. 1	Amount of insurance. Col. 2	Amount of monthly payments. Col. 3	Number of deaths during year. Col. 4	Death losses incurred during year. Col. 5
		$ c.	$ c.		$ c.
16-24	14	5,750 00	5 39	.....	.....
25-29	42	17,250 00	17 74	.....	.....
30-34	43	17,500 00	20 70	1	250 00
35-39	35	15,000 00	21 08	.....	.....
40-44	29	11,000 00	18 18	.....	.....
45-49	17	7,250 00	14 13	.....	.....
50-54	18	7,750 00	18 31	.....	.....
55-59	4	2,000 00	4 46	.....	.....
60-64	3	1,500 00	3 38	.....	.....
65-69	2	1,000 00	2 38	1	500 00
70-74	1	500 00	2 35	.....	.....
75-79	.....	.....	.....	.....	.....
80-84	.....	.....	.....	.....	.....
85 and over	.....	.....	.....	.....	.....
Totals,	208	86,500 00	128 10	2	750 00

THE FIRST ITALIAN SOCIETY OF HAMILTON.

ANNUAL STATEMENT FOR THE YEAR ENDING 31ST DECEMBER, 1914.

Head Office, Hamilton, Ont.

Organized 30th June, 1910; incorporated in Ontario, 12th January, 1911.

The Executive Officers of the Society at the 31st December, 1914, were as follows:

Fidelio Di Nunzio, President .....Hamilton.
Arcangelo Favatzio, Vice-President .....Hamilton.
Arcangelo Felici, Secretary .....Hamilton.
Francesco J. Rubeis, Financial Secretary .....Hamilton.
Frank Genover, Treasurer .....Hamilton.

I. FUNERAL BENEFITS.

Funeral benefits are undertaken by the Society, with a membership of 27.
Number of members who died during 1914, none.
Amount of funeral benefits paid during 1914, nil.
Cash to credit of fund at 31st December, 1914, $194.92.

II. SICK BENEFITS.

Sick benefits are undertaken by the Society.
Number of members who received sick benefits in 1914, 10.
Amount of benefits paid during 1914, $147.00.
Number of weeks' sickness experienced in 1914, 30.
Medical attendance, $50.00.

III. ASSETS.

Cash in Royal Bank, Hamilton	$194 92
Total assets	$194 92

IV. LIABILITIES.—None.

V. MISCELLANEOUS.

One assessment was made during 1914.
The accounts of the Society were duly audited December 31st, 1914.
Name and address of the auditor for the year 1914: Frank Genover, Hamilton.

VII. CASH RECEIPTS.

Cash balance from 1913 (not extended), $151.51.
Cash received during 1914 from:

Assessments and dues	$275 41
Total receipts	$275 41

VIII. Cash Expenditure.

(*a*) *Expenses of Management.*

Cash paid during 1914 for:	
Registration fee	$3 00
Supplies bought	14 00
Rent, etc.	18 00
Total expenses of management	$35 00

(*b*) *Miscellaneous Expenditure.*

Sick benefits	147 00
Medical attendance	50 00
Total expenditure	$232 00

BNAI ZION BENEFIT ASSOCIATION.

ANNUAL STATEMENT FOR THE YEAR ENDING 31ST DECEMBER, 1914.

Head Office, Toronto, Ont.

Organized 1st October, 1910; incorporated in Ontario, 23rd October, 1911.

The Executive Officers of the Society at the 31st December, 1914, were as follows:

Paul Levi, President ..... Toronto.
M. Oelbaum, Treasurer ..... Toronto.
M. S. Mirochnick, Financial Secretary ..... Toronto.

I. FUNERAL BENEFITS.

Funeral benefits are undertaken by the Society.
Total membership at 31st December, 1914, 90.
Two members' wives died during 1914, $42.50 funeral benefits were paid.

II. SICK BENEFITS.

Number of members who received sick benefits during 1914, 14.
Amount paid for sick benefits, $208.50.
Number of weeks' sickness experienced, 42.
Amount paid for medical attendance, $258.88.
Amount standing to the credit of the Society, $366.86.

III. ASSETS.

Cash value of real estate	$441 00
Cash on deposit to Society's credit in Bank of Toronto	192 36
Total assets	$633 36

IV. LIABILITIES.—None.

V.—MISCELLANEOUS.

The books of the Society were duly audited January, 1915.
The following books of record are kept: Cash Book, Ledger and Day Book.
Names and addresses of auditors of accounts for 1914: H. P. Savitz, P. Levi and J. Cohnstein, Toronto.
Certain changes were made in the Constitution and By-laws during 1914.

VII. CASH RECEIPTS.

Cash balance from 1913 (not extended), $270.34.
Cash received during 1914 from:

Initiation fees	$12 00
Dues	544 40
Deposit, sale of burial ground	50 00
All other	255 00
Total receipts	$861 40

VIII. Cash Expenditure.

(a) Expenses of Management.

All management expenses are paid from special fees.

(b) Miscellaneous Expenditure.

Funeral benefits	$42 50
Sick benefits	208 50
Medical attendance	258 88
Other expenditure	38 50
Investments (not extended), $391.00.	
Grand totals	$548 38

BURROW, STEWART AND MILNE BENEFIT SOCIETY.

ANNUAL STATEMENT FOR THE YEAR ENDING 31ST DECEMBER, 1914.

Head Office, Hamilton, Ont.

Organized in 1911; incorporated in Ontario 13th September, 1911.

The Executive Officers of the Society at the 31st December, 1914, were as follows:

T. Partridge, President .....Hamilton.
W. Gates, Vice-President .....Hamilton.
A. G. Tribbeck, Secretary .....Hamilton.

I. FUNERAL BENEFITS.

Funeral benefits are undertaken by the Society, with a total membership of 175.
Number of members who died during 1914, none.
Amount paid for funeral benefits, none.

II. SICK BENEFITS.

Sick benefits are undertaken by the Society.
Number of members of the Society who received sick benefits during 1914, 23.
Amount of benefits paid during 1914, $216.50.
Number of weeks' sickness experienced in 1914, 69 1-3.
Amount paid for medical attendance during 1914, $250.00.
Total amount to credit of Sick Benefit Fund, $395.68.

III. ASSETS.

Cash on hand	$395 68
Total	$395 68

IV. LIABILITIES.—None.

V. MISCELLANEOUS.

Assessments are made monthly.
Number of assessments made during 1914, 10.
The Society's accounts were audited 28th February, 31st May, 31st August, and 30th November, 1914.
Names and addresses of the auditors of accounts for 1914: Miss Humphrey and A. E. Hampson, Hamilton, Ont.
Books of record and account kept: Cash Book, Journal and Ledger.
Certain changes were made during 1914 in the organization or management or in the Constitution and Rules in relation to benefits.

VII. Cash Receipts.

Cash balance from 1913 (not extended), $493.13.
Cash received during 1914 from:

Dues . . .	$466 55
Donation from Company	150 00
	$616 55

VIII. Cash Expenditure.

(a) *Expenses of Management.*

Cash paid during 1914 for:

Registration fee	$3 00
Printing, stationery and advertising	11 50
Total expense of management	$14 50

(b) *Miscellaneous Expenditure.*

Sick benefits	216 50
Medical attendance	250 00
Gratuities to distressed members	233 00
Total expenditure	$714 00

SAWYER-MASSEY COMPANY, LIMITED, EMPLOYEES' MUTUAL BENEFIT ASSOCIATION.

ANNUAL STATEMENT FOR THE YEAR ENDING 31ST DECEMBER, 1914.

Head Office, Hamilton, Ont.

Organized in February, 1911; incorporated in Ontario 23rd February, 1911.

The Executive Officers of the Society at the 31st December, 1914, were as follows:

Thos. Barnes, President ..... Hamilton.
L. McKenzie, Vice-President ..... Hamilton.
Samuel Beech, Secretary ..... Hamilton.
William Murray, Treasurer ..... Hamilton.

I. FUNERAL BENEFITS.

Funeral benefits are undertaken by the Society, with a membership of 101.
Number of members of the Society who died during 1914, none.
Total amount of funeral benefits paid during 1914, nil.

II. SICK BENEFITS.

Sick benefits are undertaken by the Society.
Number of members of the Society who received sick benefits during 1913, 69.
Total amount of benefits paid in 1914, $454.85.
Number of weeks' sickness experienced in 1914, 130.
Total amount of cash standing to credit of Sick Fund at 31st December, 1914, $1,179.98.

III. ASSETS.

Cash in Bank of Hamilton	$1,179 98
Total assets	$1,179 98

IV. LIABILITIES.—None.

V. MISCELLANEOUS.

Assessments are made every four weeks.
Number of assessments made during 1914, 13.
The accounts of the Society were audited in January, 1915.
The books of account kept by the Society are: Cash Book, Minute Book, Record Book and Card System.
Names and addresses of auditors of accounts for 1914: W. Dearnley and E. Bingleman, Hamilton, Ont.
No changes were, during 1914, made in the Constitution and Rules.

VII. Cash Receipts.

Cash balance from 1913 (not extended), $1,267.02.
Cash received during 1914 from:

Dues	$835 45
Interest	40 93
All other sources	10 00
Total receipts	$886 38

VIII. Cash Expenditure.

(a) *Expenses of Management.*

Cash paid during 1914 for:

Registration fee	$3 00
Expenses of annual meeting	37 17
Supplies bought	1 20
Salaries	130 00
Clerk hire	10 00
Printing, etc.	9 00
Total expenses of management	$190 37

(b) *Miscellaneous Expenditure.*

Sick benefits	454 80
Gratuities	328 25
Total expenditure	$973 42

IMPERIAL VARNISH AND COLOR SICK BENEFIT SOCIETY.

ANNUAL STATEMENT FOR THE YEAR ENDING 31ST DECEMBER, 1914.

Head Office, Toronto, Ont.

Organized in November, 1911; incorporated in Ontario, 23rd December, 1911.

The Executive Officers of the Society at the 31st December, 1914, were as follows:

Glen Smith, President ..... Toronto.
Thos. Cushing, Vice-President ..... Toronto.
William Ward, Secretary-Treasurer ..... Toronto.

II. SICK BENEFITS.

Sick benefits are undertaken by the Society, with a membership of 41.
Number of members who received sick benefits during 1914, 9.
Amount of sick benefits paid during 1914, $158.05.
Number of weeks' sickness experienced during 1914, 34.
Amount paid for medical attendance during 1914, none.
Amount standing to credit of Sick and Funeral Benefit Fund, $229.78.

III. ASSETS.

Cash in Bank of Toronto, Toronto	$229 78

IV. LIABILITIES.—None.

V. MISCELLANEOUS.

Assessments are made monthly, and are payable on the first Friday of the month.
Twelve assessments were made during 1914.
The books were duly audited for 1914, January 6th, 1915.
Names and addresses of the auditors for 1914: D. Spellen and J. Abbott, Toronto.
Books of account kept by the Society: Minute Book, Membership Book and Cash Book.

VII. CASH RECEIPTS.

Cash balance, 31st December, 1913, $228.33.
Cash received during 1914 from:

Dues	$158 20
Interest	5 10
Total receipts	$163 30

VIII. Cash Expenditure.

(a) *Expenses of Management.*

Cash paid during 1914 for:	
Registration fee	$3 00
Printing, stationery and advertising	80
Total expenses of management	$3 80

(b) *Miscellaneous Expenditure.*

Sick benefits	158 05
Total expenditure	$161 85

EMPLOYEES' PROTECTIVE LEAGUE OF THE SEAMAN KENT COMPANY, LIMITED.

ANNUAL STATEMENT FOR THE YEAR ENDING 31ST DECEMBER, 1914.

Head Office, Meaford, Ontario.

Organized in October, 1911; incorporated in Ontario, 1st March, 1912.

The Executive Officers of the Society at the 31st December, 1914, were as follows:

R. F. Kent, President ..... Meaford, Ont.
Charles Shaw, Vice-President ..... Meaford, Ont.
George Overholt, Secretary ..... Meaford, Ont.
Edward Craig, Treasurer ..... Meaford, Ont.

I. FUNERAL BENEFITS.

Funeral benefits are undertaken by the Society, total membership of which is 85.
Number of members who died during 1914, 1.
Amount of funeral benefits paid in 1914, $50.00.

II. SICK BENEFITS.

Sick benefits are undertaken by the Society.
Number of members who received sick benefits during 1914, 23.
Amount of benefits paid in 1914 in respect of sick members, $283.80.
Number of weeks' sickness experienced in 1914, 40½.
Amount of cash to credit of Sick and Funeral Benefit Fund, 31st December, 1914, $226.46.

III. ASSETS.

Cash in Molsons Bank, Meaford	$226 46
Total	$226 46

IV. LIABILITIES.—None.

V. MISCELLANEOUS.

The Society's accounts were audited July 18th, 1914, and 4th February, 1915.
Names and addresses of the auditors of accounts for 1914: J. A. Sinclair and G. K. Bissell, Meaford, Ont.
Books of record and account kept: Cash Book and Disbursement Book.
Certain changes were made during 1914 in the organization or management and in the Constitution and Rules in relation to benefits.

VII. Cash Receipts.

Cash balance from 1913 (not extended), $441.96.	
Cash received during 1914 from:	
Dues	$134 50
Interest	7 30
Total receipts	$141 80

VIII. Cash Expenditure.

(a) *Expenses of Management.*

Cash paid during 1914 for:	
Registration fee	$3 00
Law costs	50
Salaries, officers' and auditors' fees	20 00
Total expenses of management	$23 50

(b) *Miscellaneous Expenditure.*

Funeral benefits	50 00
Sick benefits	283 80
Total expenditure	$357 30

TORONTO INDEPENDENT BENEVOLENT ASSOCIATION.

ANNUAL STATEMENT FOR THE YEAR ENDING 31ST DECEMBER, 1914.

Head Office, Toronto, Ont.

Organized in November, 1911; incorporated in Ontario 6th December, 1911.

The Executive Officers of the Society at the 31st December, 1914, were as follows:

J. Book, President ..... Toronto.
M. Kirschenbaum, Vice-President ..... Toronto.
M. Ellenberg, Treasurer ..... Toronto.
Paul Edell, Financial Secretary ..... Toronto.
J. Sher, Recording Secretary ..... Toronto.

I. FUNERAL BENEFITS.

Funeral benefits are undertaken by the Society, with a total membership of 76.
Number of members of the Society who died during 1914, two.
Amount paid for funeral benefits during 1914, $96.00.

II. SICK BENEFITS.

Sick benefits are undertaken by the Society.
Number of members who received sick benefits during 1914, 12.
Amount paid for sick benefits during 1914, $185.00.
Number of weeks' sickness experienced during 1914, 37.
Amount paid for medical attendance during 1914, $386.00.

III. ASSETS.

Real estate	$1,000 00
Cash in Northern Crown Bank	627 16
Total	$1,627 16

IV. LIABILITIES.—None.

V. MISCELLANEOUS.

The Society's accounts were duly audited for 1914 on the 11th January, 1915.

Names and addresses of the auditors of accounts for 1914: J. White, Paul Edell, M. Kirschenbaum, Toronto.

The books of record or account kept are: Record Book, Ledger, etc.

No changes were made in 1914 in the Constitution and Rules of the Society in relation to benefits.

Amount of bond of Secretary, $100.00.

Amount of bond of Treasurer, $100.00.

VII. Cash Receipts.

Cash balance from 1913 (not extended), $744.41.
Cash received during 1914 from:

Application fees	$5 00
Initiation fees	8 00
Dues	980 50
Per capita tax	76 00
Interest	11 25
Total receipts	$1,080 75

VIII. Cash Expenditure.

(a) *Expenses of Management.*

Cash paid during 1914 for:

Law costs	$27 40
Registration fee	5 00
Supplies bought	69 35
Rent, light, heat and taxes	97 80
Salaries, officers' and auditors' fees	100 00
Printing, stationery and advertising	86 25
Postage	47 20
Total expenses of management	$433 00

(b) *Miscellaneous Expenditure.*

Funeral benefits	96 00
Sick benefits	185 00
Medical attendance	386 00
Gratuities to distressed members	98 00
Total expenditure	$1,198 00

KINGSTON SHIPBUILDING COMPANY EMPLOYEES' BENEFIT SOCIETY.

ANNUAL STATEMENT FOR THE YEAR ENDING 31ST DECEMBER, 1914.

Head Office, Kingston, Ontario.

Organized in March, 1912; incorporated in Ontario 10th April, 1912.

The Executive Officers of the Society at the 31st December, 1914, were as follows:

A. Gilmore, President ..... Kingston.
H. Horton, Vice-President ..... Kingston.
N. Munsie, Treasurer ..... Kingston.
H. E. Moyse, Secretary ..... Kingston.

I. FUNERAL BENEFITS.

Funeral benefits are undertaken by the Society, total membership of which is 49.
Number of members who died during 1914, none.
Amount of funeral benefits paid in 1914, nil.

II. SICK BENEFITS.

Sick benefits are undertaken by the Society.
Number of members who received sick benefits during 1914, 25.
Amount of benefits paid in 1914, in respect of sick members, $177.96.
Number of weeks' sickness experienced during 1914, 35½.
Amount paid for medical attendance during 1914, $94.33.
Total cash standing to credit of Sick and Funeral Benefit Fund at 31st December, 1914, $383.92.

III. ASSETS.

Cash on hand	$11 00
Cash in Bank of Toronto, Kingston	372 92
Total assets	$383 92

IV. LIABILITIES.—None.

V. MISCELLANEOUS.

Assessments for the purposes of sick and funeral benefits are made every two weeks. Twenty-six assessments were made during 1914.

The books of record and account are: Minute Book, Cash Book and Order Book.

The accounts of the Society were audited January 7th, 1915.

Names of auditors for 1914: J. Williams and J. Robinson, Kingston.

During 1914 certain changes were made in the Constitution and Rules in relation to sick or funeral benefits.

VII. Cash Receipts.

Cash balance from 1913 (not extended), $373.29.
Cash received during 1914 from:

Dues	$324 67
Total	$324 67

VIII. Cash Expenditure.

(a) *Expenses of Management.*

Cash paid during 1914 for:

Law costs	$0 50
Registration fee	3 00
Rent and heat, etc.	1 50
Managing officers' salaries and officers' and auditors' fees	32 00
Printing	4 25
Postage	0 50
Total expense of management	$41 75

(b) *Miscellaneous Expenditure.*

Sick benefits	177 96
Medical attendance	94 33
Total expenditure	$314 04

ANCIENT ORDER OF HIBERNIANS.

ANNUAL STATEMENT FOR THE YEAR ENDING 31ST DECEMBER, 1914.

Head Office, Toronto, Ont.

Organized 24th September, 1888; incorporated 27th June, 1893.

The Executive Officers of the Society at the 31st December, 1914, were as follows:

C. J. Foy, Provincial President ..... Perth.
Samuel Croas, Vice President ..... Ottawa.
Thos. R. Donovan, Provincial Secretary ..... Ottawa.
W. J. Cantwell, Provincial Treasurer ..... Ottawa.

III. FUNERAL BENEFITS.

Funeral benefits are undertaken by the Society, with a membership of 1,447.
Number of members of the Society who died during the year 1914, 12.
The total amount of funeral benefits paid during 1914, $3,600.00.

IV. SICK BENEFITS.

Number of members who received sick benefits during 1914: Subordinate bodies, 88.
Total amount of sick benefits paid during 1914: Subordinate bodies, $3,127.40.
Number of weeks' sickness experienced in 1914: Subordinate lodges, 625.
Amount paid for medical attendance during 1914: Subordinate lodges, $1,141.50.

V. ASSETS.

	Grand Body.	Subordinate Bodies.
Cash value of real estate	$10,000 00	.....
Cash on hand	179 65	.....
Cash in various banks	9,710 87	.....
All other assets	.....	$4,446 55
	$19,890 52	$4,446 55

VI. LIABILITIES.—No information.

VII. MISCELLANEOUS.

Assessments on account of benefit certificates are made quarterly.

Four assessments were made during the year 1914, payable 1st January, March, July and October.

The books and accounts were duly audited February 10th, 1915.

Names of auditors: Cunningham & Co., Ottawa.

The books of record and account kept by the Society are: Register, Individual Ledger and Cash Book.

Amount of bond of Grand Treasurer, $15,000.00.

Amount of bond of Grand Secretary, $500.00.

VIII. Cash Receipts.

	Grand Body.	Subordinate Bodies.
Cash received during 1914 from:		
Application fees	.....	$130 50
Dues	$795 35	7,585 96
Initiation fees	.....	150 50
Per capita tax	437 30	166 31
Assessments	5,553 05	5,466 40
Supplies sold	11 85	.....
Interest	539 82	115 86
All other sources	92 55	569 91
Total	$7,429 92	$14,185 44

IX. Cash Expenditure.

(a) *Expenses of Management.*

	Grand Body.	Subordinate Bodies.
Cash paid during 1914 for:		
Per capita tax	$368 70	$390 35
Registration fee	15 00	.....
Medical examiner's salary	65 00	50 70
Annual meeting	251 60	448 95
Supplies bought	92 80	205 86
Rent, light, heat and taxes	.....	1,135 47
Officers' salaries and auditors' fees	400 00	686 05
Official Journal	182 90	.....
Postage, etc.	102 27	72 15
Printing, stationery, etc.	55 25	.....
Guarantee premiums	42 50	37 00
Total expenses of management	$1,576 02	$3,026 53

(b) *Miscellaneous Expenditure.*

Per capita tax or levies	.....	1,066 40
Life insurance claims	3,600 00	5,537 50
Sick benefits	.....	3,127 40
Medical attendance	.....	1,141 50
Other expenditure	79 50	917 64
Total expenditure	$5,255 52	$14,816 97

NATIONAL IRON WORKS EMPLOYEES' MUTUAL BENEFIT SOCIETY.

ANNUAL STATEMENT FOR THE YEAR ENDING 31ST DECEMBER, 1914.

Head Office, Toronto, Ont.

Incorporated in Ontario, 4th March, 1913.

The Executive Officers of the Society at the 31st December, 1914, were as follows:

Samuel Dale, President ..... Toronto.
Moses Taylor, Vice-President ..... Toronto.
James S. Morrison, Treasurer ..... Toronto.
Jim Matkin, Secretary ..... Toronto.

I. FUNERAL BENEFITS.

Funeral benefits are undertaken by the Society, with a total membership of 95.
Number of members who died during 1914, none.
Amount paid for funeral benefits, none.

II. SICK BENEFITS.

Sick benefits are undertaken by the Society.
Number of members of the Society who received sick benefits during 1914, 28.
Amount of benefits paid during 1914, $297.65.
Number of weeks' sickness experienced in 1914, 74 2-7.
Amount paid for medical attendance during 1914, nil.
Total amount to credit of Sick Benefit Fund, $356.93.

III. ASSETS.

National Iron Works	$100 00
Cash in Standard Bank, Toronto	260 04
Total	$360 04

IV. LIABILITIES, $3.11.

V. MISCELLANEOUS.

Assessments are made semi-monthly.
Number of assessments made during 1914, 24.
The Society's accounts were audited January 18th, 1915.
Names and addresses of the auditors of accounts for 1914: J. Rankin, W. J. Perry and A. Ogden, Toronto.
Books of record and account: Cash Book, Minute and Order Books.
No changes were made during 1914 in the organization or management or in the Constitution and rules in relation to benefits.

VII. Cash Receipts.

Cash balance from 1913 (not extended), $248.81.
Cash received during 1914 from:

Interest	$2 92
Assessments	454 60
Total receipts	$457 52

Cash Expenditure.

(a) *Expenses of Management.*

Cash paid during 1914 for:

Registration fee	$3 00
Expenses of annual meeting	3 50
Salaries	25 00
Postage	0 25
Total management expenses	$31 75

(b) *Miscellaneous Expenditure.*

Gratuities to distressed members	20 00
Sick benefits	297 65
Total expenditure	$349 40

FRATELLANZA CATTOLICA ITALIANA DI MUTUO SOCCORSO SANT'ANTONIO.

ANNUAL STATEMENT FOR THE YEAR ENDING 31ST DECEMBER, 1914.

Head Office, Ottawa, Ontario.

Organized, 1912; incorporated in Ontario, 14th March, 1913.

The Executive Officers of the Society at the 31st December, 1914, were as follows:

Luigi Scarcella, President ..... Ottawa.
Zuana Valentino, Vice-President ..... Ottawa.
Federico Bonan, Secretary ..... Ottawa.
R. A. Graziadei, Treasurer ..... Ottawa.

I. AND II. SICK AND FUNERAL BENEFITS.

Sick and funeral benefits are undertaken by the Society. Members, 49.
Number of members who died in 1914, none; amount paid for funeral benefits, nil.
Number of members who received sick benefits in 1914, 7.
Total amount paid for sick benefits in 1914, $137.00.
Number of weeks' sickness experienced in 1914, 30.
Medical attendance, none.
Balance to credit of fund, 31st December, 1914, $793.89.

III. ASSETS.

Cash on hand	$793 89

IV.—LIABILITIES.—No information.

V.—MISCELLANEOUS.

The books and accounts of the Society were duly audited 8th June and 14th September, 1914.

The names and address of the auditors were as follows: Cuccaro Vincenzo and Luigi Gralleanardi, Ottawa.

VII. CASH RECEIPTS.

Balance from 1913 (not extended), $648.41.
Cash received during 1914 from:

Application fees	$6 00
Dues	300 00
Interest	20 08
Total	$326 08

VIII. Cash Expenditure.

(a) *Expenses of Management.*

Cash paid during 1914 for:	
Registration fee	$3 00
Rent	13 34
Officers' salaries	10 00
Postage, etc.	5 11
Total expenses of management	31 45

(b) *Miscellaneous Expenditure.*

Sick benefits	137 00
Gratuities	10 00
All other expenditure	2 15
Total expenditure	$180 60

DUNLOP TIRE AND RUBBER GOODS EMPLOYEES' MUTUAL BENEFIT SOCIETY.

ANNUAL STATEMENT FOR THE YEAR ENDING 31ST DECEMBER, 1914.

Head Office, Toronto, Ontario.

Incorporated in Ontario, 17th March, 1913.

The Executive Officers of the Society at the 31st December, 1914, were as follows:

C. Welsford, President	Toronto.
C. Warner, Vice-President	Toronto.
L. P. Arlett, Secretary-Treasurer	Toronto.

I. FUNERAL BENEFITS.

Funeral benefits are undertaken by the Society.
Total membership at 31st December, 1914, 508.
Two members died during 1914.
Funeral benefits paid during 1914, $60.00.

II. SICK BENEFITS.

Number of persons who received sick benefits during 1914, 167.
Amount paid for sick benefits, $1,462.65.
Number of weeks' sickness experienced, 381.
Amount paid for medical attendance, $762.00.
Total amount of cash standing to credit of Sick Benefit Fund at 31st December, 1914, $634.11.

III. ASSETS.

Cash on hand	$51 74
Cash deposited in Bank of Toronto	582 37
Total assets	$634 11

IV. LIABILITIES.—None.

V. MISCELLANEOUS.

Assessments are semi-monthly.
The Society's accounts were audited June 30th and December 31st, 1914.
The books of record kept are as follows: Cash Book, Minute Book and Treasurer's Certificate Book.
Names and post office addresses of the auditors of accounts of 1914: J. A. Bricco and J. H. Carstens, Toronto.
Certain changes were made in regard to sick benefits during 1914.

VII. Cash Receipts.

Cash balance from 1913 (not extended), $616.96.

Cash received during 1914 from:

Assessments	$2,474 45
Interest and dividends	18 65
Total receipts	$2,493 10

VIII. Cash Expenditure.

(a) *Expenses of Management.*

Cash paid during 1914 for:

Registration fee	10 00
Expenses of annual meeting	17 50
Salaries	148 00
Printing, etc.	11 00
Postage, etc.	3 00
Other expenses	1 80
Total expenses of management	$191 30

(b) *Miscellaneous Expenditure.*

Funeral benefits	60 00
Sick benefits	1,462 65
Medical attendance	762 00
Grand total	$2,475 95

GOOLD, SHAPLEY & MUIR COMPANY, EMPLOYEES' RELIEF ASSOCIATION.

ANNUAL STATEMENT FOR THE YEAR ENDING 31ST DECEMBER, 1914.

Head Office, Brantford, Ontario.

Incorporated in Ontario, 20th May, 1913.

The Executive Officers of the Society at the 31st December, 1914, were as follows:

B. T. Leggett, **President** ..... Brantford.
W. H. Brierly, 2nd Vice-President ..... Brantford.
E. A. Danby, Treasurer ..... Brantford.
Walter J. Davies, Secretary ..... Brantford.

I. FUNERAL BENEFITS.

Funeral benefits are undertaken by the Society.
Total membership at 31st December, 1914, 167.
Two members died during 1914.
Amount of funeral benefits during 1914, $60.00.

II. SICK BENEFITS.

Sick benefits are undertaken by the Society.
Number of members who received sick benefits during 1914, 36.
Amount paid for sick benefits during 1914, $455.15.
Number of weeks' sickness experienced during 1914, 114 2-3.
Amount standing to credit of sick benefit fund, $306.61.

III. ASSETS.

Cash deposited in Bank of Montreal	$306 61
Total assets	$306 61

IV. LIABILITIES.

Amount of sick benefits unpaid	$44 00

V. MISCELLANEOUS.

Assessments are made every four weeks.
Thirteen such assessments were made during 1914.
The Society's accounts were audited January 19th, 1915.
The books of record are: Account Book, Minute Book and Financial Assessment Books.
Names and addresses of the auditors for 1914: J. Black and F. Gardner, Brantford.
No changes were made during 1914 in the Constitution and Rules in relation to benefits.

VII. Cash Receipts.

Cash balance from 1913 (not extended), $317.06.	
Cash received during 1914 from:	
Assessments and dues	$535 60
Other sources	9 20
Total receipts	$544 80

VIII. Cash Expenditure.

(a) *Expenses of Management.*

Cash paid during 1914 for:	
Supplies bought	$1 70
Registration fee	3 00
Salaries, auditors' and officers' fees	35 00
Postage, etc.	0 40
Total expenses of management	$40 10

(b) *Miscellaneous Expenditure.*

Funeral benefits	60 00
Sick benefits	455 15
Total expenditure	$555 25

CANADIAN ORDER OF BEAVERS.

ANNUAL STATEMENT FOR THE YEAR ENDING 31ST DECEMBER, 1914.

Head Office, London, Ontario.

Incorporated in Ontario, June 27th, 1913.

The Executive Officers of the Society at the 31st December, 1914, were as follows:

Edward J. W. Griffith, Grand Master .....London.
George B. Nash Deputy Grand Master .....London.
Emanuel T. Essery, Grand Secretary .....London.
Robert Ernest Ruse, Grand Treasurer .....London.

I. AND II. SICK AND FUNERAL BENEFITS.

Sick and funeral benefits are undertaken by the Society, with a membership of 62.
Number of members who received sick benefits in 1914, 1.
Total amount paid for sick benefits in 1914, $25.00.
Number of weeks' sickness experienced in 1914, 5.
Amount paid for medical attendance for 1914, none.
Balance to credit of fund, 31st December, 1914, $169.95.

III. ASSETS.

Cash standing to credit in Home Bank, 31st December, 1914.....	$195 90
All other assets	152 31
Total assets	$348 21

IV. LIABILITIES.—None.

V. MISCELLANEOUS.

Assessments are made monthly. Twelve such assessments were made in 1914.
The Society's accounts were audited 15th January, 1915.
The books of record kept are a Ledger, Minute and Cash Book, Bank Book, etc.
Names and addresses of the auditors for 1914: L. J. Ardiel and Frederick J. Delaney, London.
Amount of bond of Secretary, $250.00.
Amount of bond of Treasurer, $250.00.

VII. Cash Receipts.

Cash balance 31st December, 1913, $58.55.	
Cash received during 1914 from:	
Application and initiation fees	$105 00
Per capita tax and levies	64 30
Assessments	154 20
Interest	1 95
Total receipts	$325 45

VIII. Cash Expenditure.

(a) *Expenses of Management.*

Cash paid during 1914 for:	
Registration fee	$3 10
Supplies bought	96 00
Commission and organization expenses	64 00
Total management expenses	$163 10

(b) *Miscellaneous Expenditure.*

Sick benefits	25 00
	$188 10

ORANGE YOUNG BRITON LODGE, No. 33.

Corporate Name: "Lodge No. 33, L. O. Y. B." (Incorporation Certificate No. 263).

ANNUAL STATEMENT FOR THE YEAR ENDING 31ST DECEMBER, 1914.

Head Office, Orange Hall, Ottawa.

Organized 6th March, 1873, and incorporated in Ontario 6th November, 1895.

The Executive Officers of the Society at the 31st December, 1914, were as follows:

David Garland, Worshipful Master.....Ottawa.
Gilbert Robinson, Deputy Master .....Ottawa.
H. Bishop, Recording Secretary .....Ottawa.
Jas. Carley, Treasurer .....Ottawa.

I. FUNERAL BENEFITS.

Number of members who died during 1914, none.

II. SICK BENEFITS.

Sick benefits are undertaken by the Society, with a membership of 239.
Number of members of the Society who received sick benefits during 1914, 10.
Total amount of benefits paid in 1914, $186.00.
Number of weeks' sickness experienced in 1914, 62.
Total amount of cash standing to credit of Sick Fund at 31st December, $472.04.

III. ASSETS.

Cash in bank	$140 23
Total assets	$140 23

IV. LIABILITIES.—None.

V. MISCELLANEOUS.

The Society's accounts were duly audited for 1914 on December 18th, 1914.
Names and addresses of auditors: Thos. H. McCord and Samuel Crooks, Ottawa.

VII. CASH RECEIPTS.

Cash balance from 1913 (not extended), $180.62.
Cash received during 1914 from:

Dues	$374 15
Application and initiation fees	35 00
Supplies sold	116 00
All other sources	73 28
Total receipts	$598 43

VIII. Cash Expenditure.

(a) *Expenses of Management.*

Cash paid during 1914 for:	
Per capita tax or levies for management	$51 50
Supplies bought	219 81
Travelling expenses	109 80
Rent, light heat and taxes	52 50
Printing, etc.	44 00
Total expenses of management	$477 61

(b) *Miscellaneous Expenditure.*

Sick benefits	117 86
All other	43 35
Total expenditure	$638 82

ST. DAVID'S Y. P. U. SICK BENEFIT SOCIETY.

ANNUAL STATEMENT FOR ELEVEN MONTHS ENDING 31ST DECEMBER, 1914.

Head Office, Toronto, Ont.

Incorporated in Ontario, 30th January, 1914.

The Executive Officers of the Society at the 31st December, 1914, were as follows:

A. J. Taylor, Chairman of Executive ..... Toronto.
K. B. Paterson, Treasurer ..... Fairbank.
J. B. Whiteley, Secretary ..... Toronto.

I. FUNERAL BENEFITS.

Funeral benefits are undertaken by the Society.
Total membership at 31st December, 1914, 376.
One member died during 1914.
Funeral benefits paid during 1914, $102.50.

II. SICK BENEFITS.

Number of persons who received sick benefits during 1914, 52.
Amount paid for sick benefits, $608.90.
Number of weeks' sickness experienced, 149 4/7.
Amount paid for medical attendance, $93.75.
Total amount of cash standing to credit of Sick Benefit Fund at 31st December, 1914, $134.78.

III. ASSETS.

Cash deposited in Bank of Montreal, Toronto	$134 78
Total assets	$134 78

IV. LIABILITIES.—None.

V. MISCELLANEOUS.

Assessments are made every two weeks.
Twenty-six assessments were made during 1914.
The society's accounts were audited June 15th and December 18th, 1914.
The books of record kept are as follows: Cash Book, Assessment Roll and Sick Benefit Register.
Names and post office addresses of the auditors of accounts of 1914: Chas. F. Russell and Chas. H. Knight, Toronto.
No changes were made in regard to sick benefits during 1914.

VII. Cash Receipts.

Cash balance from 1913 (not extended), $94.53.

Cash received during 1914 from:

Application fees	$40 75
Assessments	2,504 75
Per capita tax and levies	98 25
Fines	6 40
Degrees and cards	21 60
Interest and dividends	16 09
All other sources	89 50
Total receipts	2,777 34

VIII. Cash Expenditure.

(a) *Expenses of Management.*

Cash paid during 1914 for:

Charter fees	1 00
Registration fees	6 00
Expenses of annual meeting	4 35
Supplies bought	6 09
Rent, light, heat and taxes	13 00
Salaries	156 20
Printing, etc.	42 83
Postage, etc.	5 75
Total expenses of management	$235 22

(b) *Miscellaneous Expenditure.*

Funeral benefits	102 50
Sick benefits	608 90
Medical attendance	93 75
All other expenditure	1,696 72
Grand total	$2,737 09

TORONTO ELECTRIC LIGHT CO'S. EMPLOYEES' MUTUAL BENEFIT SOCIETY.

ANNUAL STATEMENT FOR TEN MONTHS ENDING 31ST DECEMBER, 1914.

Head Office, Toronto, Ontario.

Incorporated in Ontario, March 5th, 1914.

The Executive Officers of the Society at the 31st December, 1914, were as follows:

Chas. F. Gilliett, President ..... Toronto.
Robt. Beaton, Vice-President ..... Toronto.
Edward Felton, Secretary-Treasurer ..... Toronto.

I. FUNERAL BENEFITS.

Funeral benefits are undertaken by the Society.
Total membership at 31st December, 1914, 244.
Four members died during 1914.
Funeral benefits paid during 1914, $160.00.
Total amount of cash standing to credit of Funeral Benefit Fund at 31st December, 1914, $100.00.

II. SICK BENEFITS.

Number of persons who received sick benefits during 1914, 56.
Amount paid for sick benefits, $821.20.
Number of weeks' sickness experienced, 217.
Amount paid for medical attendance, none.
Total amount of cash standing to credit of Sick Benefit Fund at 31st December, 1914, $100.21.

III. ASSETS.

Cash on hand	$15 51
Cash deposited in Imperial Bank, Toronto	621 70
Total assets	$637 21

IV. LIABILITIES.—None.

V. MISCELLANEOUS.

Assessments are made twice a month.
Twenty-four assessments were made during 1914.
The Society's accounts were audited December 10th, 1914.
The books of record kept are as follows: Minute Book, Day Book, Ledger and Treasurer's Receipt Book.
Names and post office addresses of the auditors of accounts of 1914: R. E. Brown, A. Haskell and A. C. Spalding, Toronto.

VII. Cash Receipts.

Cash balance from 1913 (not extended), $100.71.

Cash received during 1914 from:

Application fees	$16 00
Assessments	1,662 55
Interest	8 35
Total receipts	1,686 90

VIII. Cash Expenditure.

(*a*) *Expenses of Management.*

Cash paid during 1914 for:

Law costs	26 00
Registration and incorporation fees	7 00
Salaries	42 00
Printing	33 20
Total expenses of management	$108 20

(*b*) *Miscellaneous Expenditure.*

Funeral benefits	160 00
Sick benefits	821 20
Dividends to members	498 00
Grand total	$1,587 40

SOCIETA DI MUTUO SOCCORSO LA TRINACRIA DI TORONTO.

ANNUAL STATEMENT FOR NINE MONTHS ENDING 31ST DECEMBER, 1914.

Head Office, Toronto, Ont.

Organized February 27th, 1914; incorporated in Ontario 1st April, 1914.

The Executive Officers of the Society at the 31st December, 1914, were as follows:

Joseph Calcagno, President ..... Toronto.
M. Calderone, Secretary ..... Toronto.
John Longo, Treasurer ..... Toronto.

I. FUNERAL BENEFITS.

Funeral benefits are undertaken by the Society, with a membership of 165.
Number of members who died during 1914, none.
Amount of funeral benefits paid during 1914, none.
Cash to credit of fund at 31st December, 1914, $613.76.

II. SICK BENEFITS.

Sick benefits are undertaken by the Society.
Number of members who received sick benefits in 1914, 1.
Amount of benefits paid in 1914, $10.00.
Number of weeks' sickness experienced in 1914, 2.
Amount paid for medical attendance during 1914, $60.00.

III. ASSETS.

Cash on hand	$100 00
Cash in Bank of Toronto, Toronto	513 76
Total assets	$613 76

IV. LIABILITIES.—None.

V. MISCELLANEOUS.

Two assessments were made during 1914.
The accounts of the Society were duly audited December 31st, 1914.
Names and addresses of the auditors for the year 1914: V. Leo and J. Pusateri, Toronto.

VII. Cash Receipts.

Cash balance from 1913 (not extended), none.
Cash received during 1914 from:

Application fees	$330 00
Dues	742 50
Assessments	165 00
Fines	2 00
Supplies sold	266 70
Total receipts	$1,506 20

VIII. Cash Expenditure.

(a) *Expenses of Management.*

Cash paid during 1914 for:

Charter fees	10 00
Law costs	100 00
Registration fees	7 00
Expenses of annual meeting	3 00
Supplies bought	549 64
Rent and heat, etc.	33 00
Printing	100 00
Postage	19 80
Total expenses of management	$822 44

(b) *Miscellaneous Expenditure.*

Sick benefits	10 00
Medical attendance	60 00
Total expenditure	$892 44

STREET CLEANERS BENEVOLENT ASSOCIATION.

ANNUAL STATEMENT FOR THE YEAR ENDING 31ST DECEMBER, 1914.

Head Office, Toronto, Ontario.

Incorporated in Ontario, 7th August, 1914.

The Executive Officers of the Society at the 31st December, 1914, were as follows:

P. Walsh, President ..... Toronto.
J. Tomlinson, Vice-President ..... Toronto.
J. Winn, Secretary-Treasurer ..... Toronto.
O. L. Strickland, Recording Secretary ..... Toronto.

I. FUNERAL BENEFITS.

Funeral benefits are undertaken by the Society, total membership of which is 48.
Number of members who died during 1914, none.
Amount of funeral benefits paid in 1914, nil.

II. SICK BENEFITS.

Sick benefits are undertaken by the Society.
Number of members who received sick benefits during 1914, none.
Amount of benefits paid in 1914, in respect of sick members, nil.
Number of weeks' sickness experienced during 1914, none.
Amount paid for medical attendance during 1914, $9.50.

III. ASSETS.

Cash on hand	$23 30
Cash in Dominion Bank, Toronto	3 75
Total assets	$27 05

IV. LIABILITIES.—None.

V. MISCELLANEOUS.

The books of record and account are: Minute Book, Ledger, Receipt Book and meeting Book.

The accounts of the Society were audited December 31st, 1914.

During 1914 no changes were made in the Constitution and Rules, in relation to sick or funeral benefits.

VII. Cash Receipts.

Cash balance from 1913 (not extended), $153.40.
Cash received during 1914 from:

Dues	$153 40
Total	153 40

VIII. Cash Expenditure.

(a) *Expenses of Management.*

Cash paid during 1914 for:

Charter fees	1 00
Supplies	42 00
Registration fee	3 00
Printing	70 85
Total expenses of management	$116 85

(b) *Miscellaneous Expenditure.*

Medical attendance	9 50
Total expenditure	126 35

CANADIAN EXECUTIVE BOARD OF THE AMALGAMATED SOCIETY OF CARPENTERS AND JOINERS.

ANNUAL STATEMENT FOR THE YEAR ENDING 31ST DECEMBER, 1914.

Incorporated in Ontario, 21st September, 1914.

The Executive Officers of the Society at the 31st December, 1914, were as follows:

James M. Strachan, President .....Toronto.
George Sellors, Treasurer .....Toronto.
William W. Young, Secretary .....Toronto.

I. FUNERAL BENEFITS.

Funeral benefits are undertaken by the Society, total membership of which is in Canada, 2,374 (Ontario, 1,085).

Number of members who died during 1914 in Canada, 13 (Ontario 9).

Amount of funeral benefits paid in 1914, $545.00.

II. SICK BENEFITS.

Sick benefits are undertaken by the Society.

Number of members who received sick benefits during 1914, 53.

Amount of benefits paid in 1914 in respect of sick members $998.20.

Number of weeks' sickness experienced in 1914, no information.

III. ASSETS.

	Supreme Body.	Subordinate Bodies.
Cash on hand	$25 29	$1,452 09
Cash in various banks	718 29	8,111 58
Total	$743 58	$9,563 67

IV. LIABILITIES.—None.

V. MISCELLANEOUS.

Assessments are payable every two weeks and a special levy quarterly. Four such assessments were made.

The Society's accounts were audited quarterly.

Names and addresses of the auditors of accounts for 1914: H. Day and E. Webster, Toronto.

Books of record and account kept: Cash Book and Due Book.

No changes were made during 1914 in the organization or management and in the Constitution and Rules in relation to benefits.

VII. Cash Receipts.

Executive Board.

Cash balance from 1913 (not extended), $729.69.
Cash received during 1914 from:

Received from Branches	$2,425 72
Assessments	80 75
Supplies	2 40
Interest	7 80
Repayment of loan	50 00
	$2,566 67

VIII. Cash Expenditure.

Cash paid during 1914 for:

Organizing expenses	$315 46
Law costs	194 25
Registration fee	3 00
Rent and storage	280 00
Postage and express	113 49
Stationery	9 20
Monthly Journal	177 00
Banking expenses	13 45
Auditing accounts	13 57
Supplies	538 90
Salaries	336 38
Insurance	7 97
Remitted to branches	650 00
Grant to trade	88 40
	$2,741 07

IX. Cash Receipts.

Branch Accounts.

Cash balance from 1913 (not extended), $19,601.74.
Cash received during 1914 from:

Initiation fees	$378 08
Dues	26,928 04
Supplies	117 50
Interest	318 78
All other	232 20
	$27,974 60

X. Expenditure.

Cash paid during 1914 for:	
Travelling expenses	$58 35
Meetings	358 89
Premiums	25 25
Postage	280 22
Stationery and printing	154 92
Salaries	2,178 09
Rent	2,635 85
Banking expenses	186 34
Auditing accounts	251 15
Per Capita to U. B.	2,060 53
Delegates to councils	946 56
Sick benefits	1,845 57
Funeral benefits	545 00
Superannuation	2,152 00
Gratuities (to unemployed, etc.)	17,624 44
Remitted to General Office, Manchester	2,025 00
Remitted to District Office, Toronto	2,425 72
All other	2,258 79
	$38,012 67

SONS OF ITALY MUTUAL AID AND BENEVOLENT SOCIETY.

ANNUAL STATEMENT FOR THE YEAR ENDING 31ST DECEMBER, 1914.

Head Office, Niagara Falls, Ont.

Incorporated in Ontario, 21st September, 1914.

The Executive Officers of the Society at the 31st December, 1914, were as follows:

Joseph M. Zarbellano, President .....Niagara Falls.
Adamo Dagostino, Secretary .....Niagara Falls.
Tony Rose, Treasurer .....Niagara Falls.

I. FUNERAL BENEFITS.

Funeral benefits are undertaken by the Society, with a membership of 79.
No members died during 1914, and no funeral benefits were paid.

II. SICK BENEFITS.

Number of members who received sick benefits during 1914, none.
Total amount of sick benefits paid during 1914, nil.
Number of weeks' sickness experienced during 1914, none.

III. ASSETS.

Cash on hand	$20 00
Cash in Royal Bank, Niagara Falls, 1914	105 00
Total assets	$125 00

IV. LIABILITIES.—None.

V. MISCELLANEOUS.

Assessments are made every month. Twelve assessments were made during 1914.
The books of the Society were duly audited 15th December, 1914.
Three books of record are kept.
Name and address of auditor of accounts of 1914: A. Anastasio, Niagara Falls.
No changes were made during 1914 in the constitution and rules in relation to benefits.

VII. CASH RECEIPTS.

Cash balance from 1913 (not extended), none.
Cash received during 1914 from:

Application fees	$140 00
Dues	88 00
Total	$228 00

VIII. Cash Expenditure.

(a) *Expenses of Management.*

Cash paid during 1914 for:

Law costs	$20 00
Registration fee	4 50
Supplies	20 00
Clerk hire	2 50
Travelling expenses	10 00
Rent, light, heat, etc.	12 00
Printing	30 00
Postage	4 00
Expenses of management	$103 00

KIELTZER SICK BENEFIT SOCIETY OF TORONTO.

ANNUAL STATEMENT FOR THE YEAR ENDING 31ST DECEMBER, 1914.

Head Office, Toronto, Ont.

Organized 3rd August, 1913; incorporated in Ontario, 10th February, 1914.

The Executive Officers of the Society at the 31st December, 1914, were as follows:

D. Lichtenstien, President ..... Toronto.
H. Moshenberg, Vice-President ..... Toronto.
A. Lichtenstien, Financial Secretary ..... Toronto.
Harry Stycki, Treasurer ..... Toronto.

I. FUNERAL BENEFITS.

The Society undertakes funeral benefits.
The total membership at 31st December, 1914, was 80.
Number of members of the Society who died in 1914, none.
Funeral benefits paid in 1914, for members' children, $9.00.

II. SICK BENEFITS.

Number of members who received sick benefits during 1914, 7.
Total amount of benefits paid in 1914, $60.00.
Number of weeks' sickness experienced in 1914, 12.
Amount paid for medical attendance, $129.62.

III. ASSETS.

Cash on deposit in Union Bank, Toronto	$34 98
Cash value of real estate	433 17
Total	$468 15

IV. LIABILITIES.—$80.00.

V. MISCELLANEOUS.

The Society's accounts for 1914 were audited quarterly.

The following books of record and account are kept: Cash Book, Ledger and Record Books.

The names and post office addresses of the auditors for 1914: E. Eicher and M. Pink, Toronto.

No changes were made in 1914 in the organization or management of the Society or in relation to benefits.

VII. Cash Receipts.

Cash balance from 1913 (not extended), $26.64.

Cash received during 1914 from:

Application fees	$11 00
Dues	789 23
Interest	32
Fines	1 00
Degrees and cards	1 35
Total receipts	$802 90

VIII. Cash Expenditure.

(a) Expenses of Management.

Cash paid during 1914 for:

Charter fees	1 00
Registration fee	6 00
Rent, light, heat and taxes, etc.	34 50
Investigation of claims	25
Printing, stationery and advertising	12 75
Postage, telegrams and express	22 85
Law costs	73 00
All other expenses	12 42
	$162 77

(b) Miscellaneous Expenditure.

Funeral benefits (children)	9 00
Sick benefits	60 00
Medical attendance	129 62
Cemetery plot	433 17
Grand totals	$794 56

THE ROUMANIAN AID ASSOCIATION GLORIA.

ANNUAL STATEMENT FOR THE YEAR ENDING 31ST DECEMBER, 1914.

Head Office, Hamilton, Ontario.

Organized September, 1912; incorporated in Ontario 26th February, 1913.

The Executive Officers of the Society at the 31st December, 1914, were as follows:

John Malin, President .....Hamilton.
Maxim Marta, Secretary .....Hamilton.
Nicolae Purece, Treasurer .....Hamilton.

I. FUNERAL BENEFITS.

Funeral benefits are undertaken by the Society, with a membership of 28.
Number of members who died during 1914, none.
Amount of funeral benefits paid during 1914, nil.

II. SICK BENEFITS.

Sick benefits are undertaken by the Society.
Number of members who received sick benefits in 1914, 3.
Amount of benefits paid in 1914, $37.15.
Number of weeks' sickness experienced in 1914, 9 5/7.
Amount paid for medical attendance, $30.00.

III. ASSETS.

Cash in Bank of Hamilton, Hamilton	$466 54
Total assets	$466 54

IV. LIABILITIES.—None.

V. MISCELLANEOUS.

Assessments are made monthly.
The accounts of the Society were duly audited for 1914.
Amount of bond of treasurer, $25.00.

VII. CASH RECEIPTS.

Cash balance from 1913 (not extended), $422.31.
Cash received during 1914 from:

Application fees	$10 00
Dues	133 20
Fines	2 70
Supplies sold	18 75
Interest	12 83
Donations	1 15
Total receipts	$178 63

VIII. Cash Expenditure.

(*a*) *Expenses of Management.*

Cash paid during 1914 for:	
Registration fee	$3 00
Supplies bought	60 16
Postage	35
All other	3 74
Total expenses of management	$67 25

(*b*) *Miscellaneous Expenditure.*

Sick benefits	37 15
Medical attendance	30 00
Total expenditure	$134 40

SONS OF LITHUANIA BENEFIT SOCIETY.

1. *Society, how constituted or incorporated.*—The Society was incorporated on the 8th December, 1914, and the documents evidencing the same are filed or deposited in the office of the Provincial Registrar at Toronto.

2. *Incorporation, how effected.*—The incorporation was effected under The Ontario Insurance Act, R.S.O., 1914, c. 183.

3. *The legislative enactments* by which the powers, duties, rights and obligations of the Society are now declared, defined, limited or governed are the following: The Ontario Insurance Act, R.S.O. 1914, c. 183.

4. The Head Office of the Society is at Toronto, Ont. Suits by or against the Society may be brought in the name of the Sons of Lithuania Benefit Society.

5. The Society by itself undertakes exclusively with members of the Society the following insurance: Sick and Funeral Benefits.

6. The document filed as Exhibit "B" is declared to be a true copy of the Constitution of the Society, so far as they relate to the insurance contracts.

SAINT STANISLAUS MUTUAL BENEFIT SOCIETY.

1. *Society, how constituted or incorporated.*—The Society was incorporated on the 11th January, 1915, and the documents evidencing the same are filed or deposited in the office of the Provincial Registrar at Toronto.

2. *Incorporation, how effected.*—The incorporation was effected under The Ontario Insurance Act, R.S.O. 1914, c. 183.

3. *The legislative enactments* by which the powers, duties, rights and obligations of the Society are now declared, defined, limited or governed are the following: The Ontario Insurance Act, 2 Geo. V., chap. 33.

4. The Head Office of the Society is at Toronto. Suits by or against the Society may be brought in the name of the Saint Stanislaus Mutual Benefit Society.

5. The Society by itself undertakes exclusively with members of the Society the following insurance: Sick and Funeral Benefits.

6. The document filed as Exhibit "B" is declared to be a true copy of the Constitution of the Society, so far as they relate to the insurance contracts.

POLISH YOUNG MEN'S HEBREW SOCIETY.

1. *Society, how constituted or incorporated.*—The Society was incorporated on the 12th January, 1915, and the documents evidencing the same are filed or deposited in the office of the Provincial Registrar at Toronto.

2. *Incorporation, how effected.*—The incorporation was effected under The Ontario Insurance Act, R.S.O. 1914, chap. 183.

3. *The legislative enactments* by which the powers, duties, rights and obligations of the Society are now declared, defined, limited or governed are the following: The Ontario Insurance Act.

4. The Head Office of the Society is at Toronto. Suits by or against the Society may be brought in the name of the Polish Young Men's Hebrew Society.

5. The Society by itself undertakes exclusively with members of the Society the following insurance: Sick and Funeral Benefits.

tution of the Society, so far as they relate to the insurance contracts.

SONS OF CANADA BENEVOLENT ASSOCIATION.

1. *Society, how constituted or incorporated.*—The Society was incorporated on the 1st April, 1914, and the documents evidencing the same are filed or deposited in the office of the Provincial Registrar at Toronto.

2. *Incorporation, how effected.*—The incorporation was effected under The Ontario Insurance Act, R.S.O., 1914, chap. 183.

3. *The legislative enactments* by which the powers, duties, rights and obligations of the Society are now declared, defined, limited or governed are the following: The Ontario Insurance Act, R.S.O. 1914, c. 183.

4. Head Office of the Society is at Toronto. Suits by or against the Society may be brought in the name of the Sons of Canada Benevolent Association.

5. The Society by itself undertakes exclusively with members of the Society the following insurance: Sick and Funeral Benefits.

6. The document filed as Exhibit "B" is declared to be a true copy of the Constitution of the Society, so far as they relate to the insurance contracts.

COMPARATIVE TABLES

SHOWING

Life Insurance: Sick and Funeral Benefits; Membership; Assets and Liabilities.

Table 1.—Life Insurance or Benefits in the nature thereof.

Table 2.—Sick and Funeral Benefits.

TABLE I —LIFE INSURANCE OR BENEFITS IN THE NATURE THEREOF.

Short Name of Society.	Total membership in Ontario at 31st December, 1914.	Number of Certificates in force anywhere at 31st December, 1914.	Amount of Insurance in force anywhere at 31st December, 1914.	Number of Claims matured in Ontario in 1914.	Amount of Insurance Benefits paid in Ontario during 1914.	Amount of Disability Benefits paid in Ontario during 1914, including pensions and gratuities.	Assets in Ontario at 31st December, 1914.	Liabilities in Ontario at 31st December, 1914.	Total Assets anywhere at 31st December, 1914.	Total Liabilities anywhere at 31st December, 1914.
			$ c.		$ c.	$ c.	$ c.	$ c.	$ c.	$ c.
Chosen Friends Grand Council, Canadian Order	31,817	40,811	35,729,693 60	350	351,678 29	35,690 96	1,113,183 23	53,683 32	1,123,800 23	56,183 32
Civil Service Mutual Benefit Society	361	381	89,150 00	15	3,050 00	.....	8,651 12	none	8,651 12	none
Commercial Travellers' Association of Canada	(a) 8,366	12,549	4,865,481 00	(a)68	(a)43,896 97	.....	1,083,403 17	none	1,083,403 17	none
Commercial Travellers' M.B. Society of Western Ontario	742	742	500,108 00	21	14,236 00	.....	7,920 33	2,091 83	7,920 33	2,091 83
Federated Association of Letter Carriers	360	967	.....	1	461 75	.....	3,254 67	none	3,254 67	none
Foresters, Canadian Order of, High Court	18,335	91,557	90,889,000 00	331	339,936 10	.....	5,292,588 54	18,869 25	5,305,625 80	29,369 25
Foresters, Catholic Order of	9,121	143,914	116,876,500 00	86	72,397 07	.....	.....	24,000 00	4,779,081 30	196,289 99
Hamilton Firemen's Benefit Fund	88	88	.....	1	200 00	.....	26,537 50	none	26,537 50	none
Hamilton Police Benefit Fund	93	93	.....	.....	.....	(b)1,442 72	83,454 11	none	83,454 11	none
Home Circles, Canadian Order of	7,098	7,757	6,241,365 50	193	295,170 00	6,501 17	324,063 92	19,149 94	324,063 92	19,149 94
The Maccabees	10,216	318,402	385,926,773 98	112	123,125 00	25,887 09	18,395 09	6,000 00	13,732,964 88	1,930,569 70
Knights of Pythias	1,013	71,816	98,686,231 00	.....	.....	.....	.....	none	6,884,794 75	none
Knights of Malta, Chapter General of Canada	373	208	86,500 00	2	750 00	.....	11,399 04	none	11,399 01	none
London Police Benefit Fund	50	50	.....	.....	.....	(b) 489 78	59,055 55	none	59,055 55	none
Mutual Masonic Compact	204	204	20,400 00	5	500 00	.....	110 92	none	110 92	none
Oddfellows, Canadian Order, Grand Lodge	3,425	3,532	2,517,656 67	29	23,747 00	800 00	169,220 20	8,367 33	169,220 20	8,617 33
Oddfellows Relief Association	16,507	28,113	33,339,000 00	134	167,389 84	3,702 11	1,173,355 56	19,500 00	1,478,355 56	32,000 00
Ontario Commercial Travellers' Association	3,346	3,346	1,308,430 00	23	14,155 00	.....	313,054 19	2,026 21	313,054 19	2,726 21
Orange Grand Lodge of British America	(a)60,000	5,813	5,615,000 00	39	41,500 00	.....	83,737 40	3,000 00	83,737 40	6,000 00
Royal Arcanum	2,870	245,986	167,413,000 00	54	126,216 69	.....	16,574 13	23,000 00	6,519,325 78	795,959 20
Royal Templars of Temperance, Supreme Body	5,746	5,143	5,736,500 00	61	87,500 00	.....	415,015 33	11,837 00	420,015 33	16,337 00
Societe des Artisans Canadiens Francais	1,201	10,095	31,597,860 25	17	12,200 00	1,613 65	5,000 00	600 00	2,925,325 78	30,818 13
Sons of England Supreme Lodge	20,505	4,874	4,414,200 00	58	58,000 00	600 00	166,325 58	11,500 00	166,325 58	12,500 00
Sons of Scotland	5,886	6 686	5,085,887 00	74	63,245 47	.....	549,034 58	8,062 50	554,034 58	9,562 50
St Joseph Union of Canada	7,203	27,898	22,052,660 00	81	73,937 67	1,393 58	1,525,753 08	2,000 00	1,535,753 08	218,031 95
Toronto Firemen's Benefit Fund	330	330	.....	.....	1,815 42	(b)7,129 51	245,186 53	none	245,486 53	none
Toronto Police Benefit Fund	690	690	.....	1	1,600 00	(b)28,382 37	552,834 33	none	552,831 33	none
United Workmen, Ancient Order of	28,020	28,020	36,239,303 60	595	946,488 02	.....	1,077,558 72	161,380 83	1,077,558 72	161,380 83
Totals	279,966	1,090,065	1,385,221,703 60	2,354	2,866,196 29	116,962 94	14,625,266 82	378,068 21	49,465,114 35	3,560,587 18

(a) About. (b) Gratuities and Pensions.

TABLE II.—SICK AND FUNERAL BENEFITS.

Short Name of Society.	Number of members reported at 31st December, 1914.	Number of members who died during 1914. (†Members' children; **Members' wives; ‡Members' mothers.)	Amount paid for funeral benefits during 1914. (†Members' children; **Members' wives.)	Number of members sick during 1914.	Number of weeks' sickness experienced during 1914.	Amount paid for sick benefits during 1914.	Amount paid for medical attendance during 1914.	Amount paid for special relief during 1914.	Assets at 31st December, 1914.	Liabilities at 31st December, 1914.
			$ c.			$ c.	$ c.	$ c.	$ c.	$ c.
Army and Navy Veterans, Toronto	146	1	50 00	.....	.....	.....	.....	65 15	2,720 20	.....
Army and Navy Veterans, Hamilton	109	4	400 00	.....	.....	.....	109 00	9 10	1,408 94	100 00
Bain Wagon Co. Employees' Mutual Benefit Association	208	1 **2	20 00	43	122	334 00	.....	.....	453 11	.....
Bank of British North America W. & O. Fund	(a)618	.....	.....	.....	.....	.....	.....	6,932 27	282,997 51	.....
Bartenders' Benevolent Association	60	1	100 00	6	31	123 00	87 50	.....	3,380 97	.....
Bnai Zion Benefit Association	90	**2	** † 42 50	14	42	208 50	258 88	.....	633 36	.....
Brown Bros., Limited, Employees' Benefit Society	53	.....	.....	11	35 4-7	124 85	.....	.....	259 01	.....
B. Greening Wire Co., Limited, Employees' Benefit Society	250	.....	.....	25	107	532 93	.....	.....	220 61	.....
Burrow, Stewart and Milne Benefit Society	175	.....	.....	23	69 1-3	216 50	250 00	233 00	395 68	.....
Canada Foundry Company Employees' Mutual Benefit Society	674	4	200 00	182	652	2,387 74	943 75	463 50	1,580 00	.....
Canada Furniture Manufacturers' (Ltd.) Employees' Benefit Soc'y	235	.....	.....	24	98 3-7	266 50	344 99	20 00	461 53	.....
Canadian Executive Board of the Amalgamated Society of Carpenters and Joiners	1,085	9	545 00	53	.....	998 20	.....	88 40	743 58	.....
Canadian Order of Beavers	62	.....	.....	1	5	25 00	.....	.....	348 21	.....
Canadian Order of Rechabites	550	.....	.....	42	149	521 08	452 44	5 90	5,040 49	.....
Chosen Friends, Canadian Order of*	*	73	4,150 00	2,251	11,498	45,754 90	.....	200 00	*	
Cigarmakers' Union No. 27, Toronto	391	4	1,500 00	68	394 2-7	1,971 65	.....	888 50	1,665 63	.....
Cigarmakers' Union, No. 55, Hamilton	307	6 **1	1,030 00 **40 00	58	232 4-5	1,162 10	.....	406 00	2,929 47	300 00
Cobban Manufacturing Co's. Employees' Mutual Benefit Society	78	2	60 00	12	54 1-12	162 25	.....	.....	150 00	.....
Cockshutt Plow Co. Relief Association	374	2	80 00	69	243 1-2	971 47	.....	24 00	459 86	.....
Cummer-Dowswell, Limited, Employees' Benefit Society	67	.....	.....	5	13 3-4	81 28	80 75	.....	1,478 67	.....
Daughters and Maids of England, Grand Lodge	.....	.....	.....	.....	.....	.....	.....	.....	11,547 18	.....
Daughters and Maids of England, Subordinate Lodges	3,089	18	875 00	387	954 1-3	2,386 42	3,688 30	.....	20,248 57	.....
Daughters and Maids of England, Juvenile Lodges	364	1	20 00	36	48 2-3	70 00	285 90	.....	1,174 08	.....
Dominion Expressmen's Sick Benefit Association	1,098	6	800 00	241	914	5,485 94	.....	.....	4,858 36	.....
Dunlop Tire and Rubber Goods Employees' Mutual Benefit Soc'y.	508	2	60 00	167	381	1,462 65	762 00	.....	634 11	.....
Employees' Protective League of the Seaman Kent Co., Limited	85	1	50 00	23	40 1-2	283 80	.....	.....	226 46	.....
Evening Telegram Employees' Benefit Society	86	.....	.....	18	51	255 00	.....	.....	420 70	.....
First Italian Society of Hamilton	27	.....	.....	10	30	147 00	50 00	.....	194 92	.....
First Roumanian Haavis Achim Society	48	2	30 00	2	17	70 85	159 44	53 35	678 45	.....
Foresters, Canadian Order, High Court*	*	599	18,300 00	7,319	39,004	170,130 35	.....	1,064 15	*	
Foresters, Canadian Order, Subordinate Courts	.....	.....	2,975 35	.....	.....	23,898 12	7,993 59	.....	224,675 70	.....
Fratellanza Cattolica Italiana Di Mutuo Soccorso Sant' Antonio	49	.....	.....	7	30	137 00	.....	10 00	793 89	.....

Gendron Manufacturing Co's. Employees' Mutual Benefit Society	56	1	25 00	8	54 2-7	218 91	30 25	.....	761 07	.....
Globe Printing Co's. Employees' Benefit Society	74	2	200 00	5	36	180 00	.....	.....	1,169 26	.....
Goold, Shapely and Muir Company Employees' Relief Association	167	2	60 00	36	114 2-3	455 15	.....	.....	306 61	44 00
Grand Order of Israel Benefit Society	84	.....	† 11 00	6	9	36 00	67 00	40 00	1,200 73	.....
Gutta Percha and Rubber Mfg. Co.'s Employees' M. B. Society	542	2	80 00	69	314	1,069 95	.....	.....	575 19	.....
Hamilton Lodge No. 25, Theatrical Mechanical Association	49	1	50 00	9	45	225 00	123 00	1 50	1,939 19	.....
Hamilton Rolling Mills' Benefit Society	450	3	225 00	145	442	1,964 90	850 60	150 00	1,170 17	.....
Hamilton Steel and Iron Co's. Employees' Benefit Society	850	6	600 00	267	668	3,095 00	1,539 40	.....	4,252 58	.....
Heintzman & Co's. Employees' Sick Benefit Society	208	2	100 00	27	127	620 00	.....	.....	276 57	.....
Hibernians, Ancient Order of	1,447	12	3,600 00	88	625	3,127 40	1,141 50	.....	19,890 52	.....
Home Circles, Canadian Order of, Supreme Body*	*	.....	.....	98	538	2,152 00	.....	.....	*	*
Imperial Varnish and Color Sick Benefit Society	41	.....	.....	9	31	158 05	.....	.....	229 78	.....
Irish Catholic Benevolent Union, Grand Body	240	5	300 00	.....	.....	.....	.....	.....	1,846 94	200 00
Irish Catholic Benevolent Union, Subordinate Bodies	.....	.....	.....	20	79	331 00	185 25	.....	2,649 09	.....
Italian Benevolent Society	50	.....	.....	6	20 5-7	72 50	105 00	9 05	817 91	.....
Italian Workingmen's Association of Ontario	110	1	50 00	18	55 4-7	268 21	172 50	100 00	1,246 33	.....
Kahn & Co's. Employees' Mutual Benefit Association	64	1	.....	12	37 1-4	111 75	99 75	.....	1 59	25 00
Kieltzer Sick Benefit Society of Toronto	80	.....	†9 00	7	12	60 00	129 62	.....	468 15	80 00
Kingston Shipbuilding Company's Employees' Benefit Society	49	.....	.....	25	35 1-2	177 96	94 33	.....	383 92	.....
Knights of the Maccabees of the World*	*	71	3,550 00	2,712	13,404	76,806 50	.....	6,289 72	*	*
Knights of Malta, Chapter General of Canada*	*	4	400 00	41	253	887 40	545 29	.....	*	*
Knights of Pythias, Grand Lodge*	*	.....	.....	.....	.....	.....	.....	.....	*	*
Knights of Pythias, Subordinate Lodges	4,013	50	2,128 5 0	272	1,736	6,228 78	1,750 30	318 28	68,243 91	681 01
Knights of St. John, Ontario Grand Commandery, Grand Body	299	3	.....	.....	.....	.....	.....	.....	.....	.....
Knights of St. John, Ontario Grand Commandery, Subordinate	.....	.....	.....	15	46	215 50	184 45	.....	3,085 98	207 57
Knights of St. John, Ontario Grand Commandery, Auxiliary	.....	.....	.....	10	34	102 00	108 00	.....		
La Congregazione della Immacolata Concezione di Marie Santissima	14	.....	.....	1	4	11 86	.....	.....	385 65	.....
Ladies' Orange Benevolent Association, Grand Body	3,500	.....	.....	.....	.....	38 00	500 06	35 00	261 23	.....
London Sick and Accident Benefit Association	.....	.....	.....	45	161	804 16	290 00	.....	.....	135 00
Loyal Orange Young Briton Lodge No. 33	239	.....	.....	10	62	117 86	.....	.....	140 23	.....
Loyal True Blue Association, Grand Body	4,915	15	1,450 00	.....	.....	.....	.....	.....	2,522 95	140 75
Loyal True Blue Association, Subordinate Bodies	.....	.....	.....	16	59	153 72	132 50	.....	1,000 00	.....
Massey-Harris (Toronto) Employees' Mutual Benefit Society	1,025	9 **7	480 00 **210 00	502	1,317 1-2	4,604 50	.....	.....	935 39	.....
Massey-Harris (Brantford) Relief Association	595	7	336 00	160	576	2,268 15	.....	39 75	934 38	.....
Methodist Book and Publishing House Employees' Benefit Society	189	1	75 00	26	86	420 50	.....	.....	834 69	.....
Mozirer Sick Benefit Society	201	.....	†45 00	23	61	305 00	409 00	402 41	5,098 03	.....
National Cash Register Co.'s Employees' Benefit Society	92	.....	.....	21	81 2-3	490 00	.....	.....	976 55	.....
National Iron Works Employees' Mutual Benefit Society	95	.....	.....	28	74 2-7	297 65	.....	20 00	360 04	3 11
Nova Radomsk Relief Society	61	†3	†15 00	8	15	75 00	335 27	.....	1 152 17	.....
Oddfellows, Canadian Order of, Grand Lodge*	*	33 **22	1,400 00 **440 00	10	51 1-2	166 73	.....	.....	*	*
Oddfellows, Canadian Order of, Subordinate Lodges	.....	.....	.....	268	1,397 2-7	4,386 03	.....	.....	32,681 87	1,144 28
Oddfellows, Independent Order of, Grand Lodge	.....	.....	.....	.....	.....	.....	.....	.....	38,225 76	620 24
Oddfellows, Independent Order of, Subordinate Lodges	53,655	369 **133	18,185 45 **1,990 65	4,255	36,055	103,022 78	20,414 86	9,230 60	2,531,610 83	55,226 69
Oddfellows, Independent Order of, M.U. Grand Lodge	1,457	6 **2	600 00 **100 00	.....	.....	243 00	.....	45 00	16,076 28	.....
Oddfellows, Independent Order of, M.U Sub. Lodges	.....	.....	.....	218	993	3,556 48	2,207 10	571 35	25,211 71	.....
Orange Grand Lodge, Ontario West	39 481	360	1,567 53	153	889	2,238 17	7,273 56	.....	5,799 84	.....
Orange Grand Lodge, Ontario East	188	1	50 00	16	69 6-7	209 56	.....	.....	633 30	.....
Ottawa Typographical Union No. 102	349	8	2,455 00	29	133	665 00	.....	.....	458 72	.....
Ottawa Unity Protestant Benefit Society	88	4	100 00	4	17	51 00	97 32	6 00	994 35	3 00

TABLE II.—SICK AND FUNERAL BENEFITS—Concluded.

Short Name of Society.	Number of members reported at 31st December, 1914.	Number of members who died during 1914. (†Members' children: **Members' wives: ‡Members' mothers.)	Amount paid for funeral benefits during 1914. (†Members' children: **Members' wives.)	Number of members sick during 1914.	Number of weeks' sickness experienced during 1914.	Amount paid for sick benefits during 1914.	Amount paid for medical attendance during 1914.	Amount paid for special relief during 1914.	Assets at 31st December, 1914.	Liabilities at 31st December, 1914.
			$ c.			$ c.	$ c.	$ c.	$ c.	$ c.
Polson Iron Works Benefit Association	475	1	50 00	132	384	1,539 50	603 11	10 00	1,073 77	.....
Postal Benefit Association, Toronto	276	2	300 00	.....	.....	.....	.....	.....	844 35	.....
Pride of Israel Sick Benefit Society	463	** 2 † 13 ‡ 6	** 100 00 †‡ 114 00	46	147 1-2	717 50	1,525 96	449 41	7,588 66	.....
Royal Templars of Temperance, Grand Council	2,279	14	700 00	199	869	3,,717 00	.....	.....	420,015 33	16,337 00
Roumanian Aid Association, Gloria	28	.....	.....	3	9 5-7	37 15	30 00	.....	466 54	.....
Ruthenian Brotherhood of St. John the Baptist	29	.....	.....	.....	.....	.....	.....	.....	352 91	.....
Sawyer-Massey Co., Ltd., Employees' Mutual Benefit Society	101	.....	.....	69	130	454 85	.....	328 25	1,179 98	.....
Societa Amichevole di Figli d'Italia d'Ottawa	64	**1	**25 00	9	29	145 00	6 00	25 00	1,667 28	.....
Societa di Mutuo Soccorso la Trinacria di Toronto	165	.....	.....	1	2	10 00	60 00	.....	613 76	.....
Société des Artisans Canadiens Francais, Supreme Body*	*	.....	.....	4,771	28,485	142,424 81	.....	.....	*	*
Sons of England, Supreme Lodge*	*	232 **149 † 25	22,926 95 **7,325 00 †352 50	.....	.....	702 39	757 85	93 00	*	*
Sons of England, Subordinate Lodges	.....	.....	.....	3,505	18,553	55,343 78	39,018 15	.....	261,974 67	4,087 68
Sons of England, Juvenile Lodges	.....	.....	.....	.....	.....	1,107 81	1,370 17	.....	10,375 79	149 58
Sons and Daughters of Ireland, Protestant Assce., Grand Lodge	515	7	600 00	.....	.....	.....	.....	.....	2,471 34	.....
Sons and Daughters of Ireland, Protestant Assce., Sub. Lodges		.....	.....	9	44	143 00	391 69	.....	.....	.....
Sons of Italy Mutual Aid and Benevolent Society	79	.....	.....	.....	.....	.....	.....	.....	125 00	.....
Sons of Scotland Benevolent Association*	*	78	.....	88	461 1-7	1,538 09	.....	.....	*	*
Sons of Temperance of Ontario, Sick and Funeral Benefit Depart't.	19	.....	.....	2	4	12 00	.....	.....	678 27	.....
Sons of Poland Friendly Society	38	.....	.....	3	16	62 00	6 50	.....	365 29	.....
St. Albert Friendly Society	38	1	50 00	.....	.....	.....	.....	35 00	619 02	.....
St. Boniface Benefit Society	481	2	50 00	72	263 3-4	1,055 00	.....	2 75	3,621 19	.....
St. Davids' Y.P.U. Sick Benefit Society	376	1	102 50	52	149 4-7	608 90	93 75	.....	134 78	.....
St. Jean Baptiste Union, Ottawa	395	4 **3	1,600 00 **225 00	41	257 2-3	1,030 56	.....	.....	10,230 05	.....
St. Joseph Mutual Benefit Society, Toronto	76	.....	.....	9	49	147 00	.....	.....	1,923 55	.....
St. Joseph Aid Society (Formosa)	39	1	39 00	3	20	63 00	.....	.....	610 51	.....
St. Joseph Union of Canada, Supreme Body*	*	**116	**10,080 00	3,647	20,879	101,261 73	.....	.....	*	*
St. Joseph Lithuanian Benefit Society	25	.....	.....	1	1	4 00	.....	.....	396 56	.....
St. Luke Benefit Society	63	2	50 00	6	32 5-7	130 84	.....	.....	170 86	.....
Street Cleaners' Benevolent Association	48	.....	.....	.....	.....	.....	9 50	.....	27 05	.....
Theatrical Mechanical Association, Toronto	178	1	200 00	20	66	396 00	252 00	8 50	16,047 53	.....
Toronto Hebrew Benevolent Society	193	†1	†5 00	34	105	525 00	827 58	.....	4,635 77	.....
Toronto Independent Benevolent Society	76	2	90 00	12	37	185 00	386 00	98 00	1,627 16	.....

Toronto Musical Protective Association	729	3	150 00	29	158	474 00	.....	.....	36,945 72	8,002 40
Toronto Civic Employees' Benevolent Association	313	.....	120 00	70	167 4-7	561 00	138 75	.....	7,155 43	.....
Toronto Electric Light Co.'s Employees' Mutual Benefit Association	244	4	160 00	56	217	821 20	.....	.....	637 21	.....
Toronto Railway Employees' Union and Benefit Association	2,184	11	3,600 00	311	711 4-7	4,123 81	1,364 00	.....	1,579 98	.....
Toronto Typographical Union No 91	1,111	9	450 00	98	289	1,660 00	.....	.....	3,815 62	.....
United Workmen, Ancient Order of*	*	7	210 00	183	888	4,042 00	.....	.....	*	*
Verity Plow Company Relief Association	275	3	90 00	62	285	996 90	.....	.....	159 22	.....
Victoria Lodge No. 7, Good Samaritans	14	1	25 00	1	18	36 00	.....	.....	258 57	.....
Vittoria Emmanuele III. Society	32	1	60 00	8	25 2-7	125 30	80 00	.....	177 05	.....
W. and J. G. Greey's Mutual Sick Benefit Society	68	**1	.....	18	56 5-6	226 51	.....	.....	220 61	.....
Workmen's Circle of Toronto	144	.....	.....	30	41	123 00	229 12	.....	186 79	.....
Young Men's Hebrew Association	80	.....	.....	2	3	15 00	92 26	95 00	1,050 74	50 00
Totals	137,602	2,571	122,071 93	34,377	189,901 4-5	809,457 82	101,494 78	28,869 89	4,151,979 65	87,537 31

(a) Membership taken from Application for Renewal of Registry 30th June, 1914. * Membership, Assets and Liabilities, shown in Table I. ** No. 441.—Amount, $20,556.90.
† No. 41.—Amount, $515.75. ‡No. 6—Amount, $57.00.

INDEX.—Friendly Societies; being Societies registered by the Province of Ontario for the transaction of insurance therein, etc.

Report Page.	Short name of Society.	When organized or incorporated.	Head Office.	Name of Secretary.	For what insurance contracts registered.
100	Army and Navy Veterans, Toronto	1888	Toronto	Major W. H. Cooper	Insurance against sickness and death
102	Army and Navy Veterans, Hamilton	1889	Hamilton	Edward P. Wyatt	Sick and funeral benefits
129	Bain Wagon Co. Employees' Mutual Benefit Association	1900	Woodstock	B. C. Parker	Sick and funeral benefits
94	Bank of British North America W. & O. Fund	1891	Montreal	R. P. Fraser	Insurance against death
104	Bartenders' Benevolent Association	1900	Toronto	H. Tindale	Sick and funeral benefits
259	Bnai Zion Benefit Association	1911	Toronto	M. S. Mirochnick	Sick and funeral benefits
175	Brown Bros., Limited, Employees' Benefit Society	1903	Toronto	J. E. Lamb	Sick and funeral benefits
135	B. Greening Wire Co., Limited, Employees' Benefit Society	1910	Hamilton	K. Knudsen	Sick and funeral benefits
261	Burrow, Stewart and Milne Benefit Society	1911	Hamilton	A. G. Tribbeck	Sick and funeral benefits
186	Canada Foundry Co. Employees' Mutual Benefit Society	1890	Toronto	John McIntyre	Sick and funeral benefits
184	Canada Furniture Manufacturers (Limited) Employees' Benefit Society	1895	Woodstock	Thomas Milburn	Sick and funeral benefits
9	Chosen Friends, Canadian Order of	1882	Hamilton	W. F. Montague	Insurance against sickness and disability or death
295	Canadian Executive Board of the Amalgamated Society of Carpenters and Joiners	1914	Toronto	William Young	Sick and Funeral Benefits
283	Canadian Order of Beavers	1913	London	E. T. Essery	Sick and Funeral Benefits
243	Canadian Order of Rechabites	1912	Toronto	James Fleming	Sick and funeral benefits
151	Civil Service Mutual Benefit Society	1872	Ottawa	W. J. Lynch	Insurance against sickness and death
159	Cigarmakers' Union No. 27, Toronto	1869	Toronto	J. Pamphilon	Sick, funeral and out of work benefits
171	Cigarmakers' Union No. 55, Hamilton	1869	Hamilton	Fred Hough	Sick, funeral and out of work benefits
116	Cobban Manufacturing Co.'s Employees' Mutual Benefit Society	1888	Toronto	Henry Meade	Sick and funeral benefits
114	Cockshutt Plow Co. Relief Association	1899	Brantford	E. L. Kirkpatrick	Sick and funeral benefits
66	Commercial Travellers' Association of Canada	1874	Toronto	James Sargant	Insurance against accident and death
68	Commercial Travellers' Mutual Benefit Society of Western Ontario	1885	London	E. R. Dromgole	Insurance against death

245	Cummer-Dowswell, Limited, Employees' Benefit Society	1911	Hamilton	William J. Oke	Sick and funeral benefits
206	Daughters and Maids of England Benevolent Society	1890	Toronto	Leonard G. Cross	Sick and funeral benefits
108	Dominion Expressmen's Sick Benefit Association	1889	Toronto	W. M. Carruthers	Insurance against sickness and death
279	Dunlop Tire and Rubber Goods Employees' Mutual Benefit Society	1913	Toronto	L. P. Arlett	Sick and funeral benefits
267	Employees' Protective League of the Seamen Kent Company, Limited	1912	Meaford	George Overholt	Sick and funeral benefits
198	Evening Telegram Employees' Benefit Society	1912	Toronto	T. Hopmans	Sick and funeral benefits
121	Federated Association of Letter Carriers	1891	Toronto	Alex. McMordie	Insurance against sickness and death
257	First Italian Society of Hamilton	1911	Hamilton	Arcangelo Felici	Sick and funeral benefits
218	First Roumanian Haavis Achim Society	1907	Toronto	H. Rossenberg	Sick and funeral benefits
—	Ford Mutual Benefit Association	1914	Ford	L. D. Learne	Sick and funeral benefits.
22	Foresters, Canadian Order of	1879	Brantford	Alf. P. Van Someren	Insurance against sickness and death
57	Foresters, Catholic Order of	1883	Chicago	Thos. F. McDonald	Insurance against sickness and death
277	Fratellanza Cattolica Italiana Di Mutuo Soccoroso Sant' Antonio	1913	Ottawa	Labalto Benedetto	Sick and funeral benefits
165	Gendron Manufacturing Co.'s Employees' Benefit Society	1900	Toronto	Peter C. Werthner	Sick and funeral benefits
139	Globe Printing Co.'s Employees' Benefit Society.	1885	Toronto	T. Jeffery	Sick and funeral benefits
281	Goold, Shapley and Muir Company Employees' Relief Association	1913	Brantford	Walter J. Davies	Sick and funeral benefits
177	Grand Order of Israel Benefit Society	1908	Hamilton	H. R. Balinson	Sick and funeral benefits
190	Gutta Percha and Rubber Man'fg Co.'s Employees Sick Benefit Society	1900	Toronto	W. Leamon	Sick and funeral benefits
251	Hamilton Firemen's Benefit Fund	1910	Hamilton	Robert Aitchison	Insurance against sickness and death; also life-time benefits
192	Hamilton Lodge No. 25, Theatrical Mechanical Association	1907	Hamilton	Cecil W. Wallis	Sick and funeral benefits
90	Hamilton Police Benefit Fund	1891	Hamilton	Thos. A. Brown	Insurance against death, also life-time benefits
137	Hamilton Rolling Mills' Benefit Society	1905	Hamilton	H. P. Heath	Sick and funeral benefits
153	Hamilton Steel and Iron Co.'s Employees' Benefit Society	1902	Hamilton	A. Marshall	Sick and funeral benefits
—	Hay & Company Employees Mutual Benefit Association	1915	Woodstock	W. A. Dugit	Sick and funeral benefits.
163	Heintzman & Co.'s Employees' Benefit Society.	1885	Toronto	T. H. Kirk	Sick and funeral benefits
273	Hibernians, Ancient Order of	1888	Ottawa	Thos. R. Donovan	Insurance against sickness and death

INDEX.—Friendly Societies; being Societies registered by the Province of Ontario for the transaction of insurance therein, etc.—*Continued.*

Report page.	Short name of Society.	When organized or incorporated.	Head Office.	Name of Secretary.	For what insurance contracts registered.
14	Home Circles, Canadian Order of	1884	Toronto	J. M. Foster, B.A.	Insurance against sickness and death, also life-time benefits (including endowment)
265	Imperial Varnish and Color Sick Benefit Society	1911	Toronto	W. Chapman	Sick benefits
173	Irish Catholic Benevolent Union	1883	Toronto	Robert Scollard	Insurance against sickness and death
167	Italian Benevolent Society, Umberto Primo	1888	Toronto	V. Piccinnini	Insurance against sickness and death
202	Italian Workingmen's Association of Ontario	1901	Toronto	Paris Gagliardini	Sick and funeral benefits
112	Karn & Co.'s Employees' Mutual Benefit Association	1900	Woodstock	John Page	Sick and funeral benefits
300	Kieltzer Sick Benefit Society of Toronto	1914	Toronto	A. Lichtenstein	Sick and funeral benefits
271	Kingston Shipbuilding Company Employees' Benefit Society	1912	Kingston	Herbert Moyse	Sick and funeral benefits
61	Knights of Pythias, Supreme Lodge	1864	Toronto	Alex. Coulter	Insurance against sickness and death
224	Knights of St. John, Ontario Grand Commandery of the	1893	Toronto	B. J. McGroaty	Insurance against sickness and death
253	Knights of Malta, Chapter General of Canada	1909	Toronto	H. G. Curlett	Insurance against sickness and death
204	La Congregazione della Immacolata Concezione de Maria Santissima	1904	Toronto	P. Manganelli	Sick and funeral benefits
161	Ladies' Orange Benevolent Association	1895	Toronto	Mrs. Jeanie Gordon	Sick and funeral benefits
92	London Police Benefit Fund Association	1877	London	Cecil W. McRoberts	Insurance against death, also life-time benefits
249	London Sick and Accident Benefit Association	1911	London	L. W. Noble	Sick benefits
285	Loyal Orange Young Briton Lodge No. 33	1895	Ottawa	Horace W. Bishop	Sick and funeral benefits
118	Loyal True Blue Association	1893	Orillia	D. H. Church	Insurance against sickness and death
49	The Maccabees,	1883	Detroit	L. E. Sisler	Insurance against sickness and death
125	Massey-Harris, Toronto, Employees' Mutual Benefit Society	1883	Toronto	Thos. Carruthers	Sick and funeral benefits
127	Massey-Harris, Brantford, Relief Association	1885	Brantford	J. R. Harmer	Sick and funeral benefits

98	Methodist Book and Publishing House Employees' Benefit Society	1895	Toronto	A. J. Saunders	Sick and funeral benefits
234	Mozirer Sick Benefit Society	1906	Toronto	Morris Lifshitz	Sick and funeral benefits
208	Mutual Masonic Compact	1871	St. Catharines	H. J. Johnston	Insurance against death
141	National Cash Register Co.'s Employees' Benefit Society	1907	Toronto	Chas. W. Long	Sick and funeral benefits
275	National Iron Works Employees' Mutual Benefit Society	1913	Toronto	George Clarke	Sick and funeral benefits
230	Nova Radomsk Relief Society	1909	Toronto	Morris Jacobs	Sick and funeral benefits
27	Oddfellows, Canadian Order of	1882	Toronto	Robert Fleming	Insurance against sickness and death
79	Oddfellows, Independent Order of	1855	Toronto	Wm. Brooks	Insurance against sickness and death
18	Oddfellows' Relief Association	1874	Kingston	R. Meek	Insurance against disability or death
181	Oddfellows, Independent Order of, M. U	1887	Toronto	W. C. Schunck	Insurance against sickness and death
238	Ontario Commercial Travellers Association	1880	London	J. H. Hiscocks	Mortuary benefits
212	Orange Grand Lodge of Ontario East	1894	Belleville	F. M. Clarke	Sick and funeral benefits
84	Orange Grand Lodge of Ontario West	1860	Toronto	W. M. Fitsgerald	Insurance against sickness and death
41	Orange Grand Lodge of B. A	1890	Toronto	Isaac Crowly	Insurance against sickness and death
188	Ottawa Typographical Union No. 102	1867	Ottawa	J. K. Peffers	Sick and funeral benefits
131	Ottawa Unity Protestant Benefit Society	1869	Ottawa	J. A. Murphy	Insurance against sickness and death
155	Polson Iron Works Benefit Association	1904	Toronto	J. L. Kingdon	Sick and funeral benefits
305	Polish Young Men's Hebrew Society	1915	Toronto	Jack Borenstein	Sick and funeral benefits
123	Postal Benefit Association of Toronto	1891	Toronto	A. Murphy	Insurance against death
157	Pride of Israel Sick Benefit Society	1905	Toronto	Joseph Steiner	Sick and funeral benefits
44	Royal Arcanum, Supreme Council	1877	Boston	Alfred T. Turner	Insurance against sickness and death
53	Royal Templars of Temperance	1884	Hamilton	C. V. Emory, M.D.	Insurance against sickness and death
247	Ruthenian Brotherhood of St. John the Baptist	1911	Brantford	Michael Brankaesz	Sick and funeral benefits
302	Roumanian Aid Association Gloria	1913	Hamilton	Maxim Marta	Sick and funeral benefits
263	Sawyer-Massey Co., Limited, Employees' Mutual Benefit Association	1911	Hamilton	Samuel Beach	Sick and funeral benefits
291	Societa Di Mutuo Soccorso La Trinacria Di Toronto	1914	Toronto	Mariano Calderone	Sick and funeral benefits
228	Società Amichevole di Figli d'Italia d'Ottawa	1909	Ottawa	Vincenzo Cuccaro	Sick and funeral benefits
71	Société des Artisans Canadien Francais	1876	Montreal	Henri Roy	Insurance against sickness and death
305	Sons of Canada Benevolent Association	1915	Toronto	J. W. Meredith	Sick and funeral benefits
298	Sons of Italy Mutual Aid and Benevolent Society	1914	Niagara Falls	Adama D'Agostino	Sick and funeral benefits
32	Sons of England Benefit Society	1877	Toronto	John W. Carter	Insurance against sickness and death
86	Sons and Daughters of Ireland Protestant Association	1890	Toronto	James Steele	Insurance against sickness and death
304	Sons of Lithuania Benefit Society	1914	Toronto	V. Astasunckas	Sick and funeral benefits
37	Sons of Scotland Benevolent Association	1876	Toronto	Col. D. M. Robertson	Insurance against sickness and death

INDEX.—Friendly Societies; being Societies registered by the Province of Ontario for the transaction of insurance therein, etc.—*Concluded.*

Report page.	Short name of Society.	When organized or incorporated.	Head Office.	Name of Secretary.	For what insurance contracts registered.
226	Sons of Temperance of Ontario, Sick and Funeral Benefit Department	1908	Aurora	J. M. Walton	Sick and funeral benefits
220	Sons of Poland Friendly Society	1907	West Toronto	A. Lozicki	Sick and funeral benefits
232	St. Albert Friendly Society	1909	Renfrew	Frank Stubinski	Sick and funeral benefits
143	St. Boniface Benefit Society	1892	Berlin	Jacob J. Gies	Sick and funeral benefits
287	St. David's Y.P.U. Sick Benefit Society	1914	Toronto	Jos. B. Whiteley	Sick and funeral benefits
179	St. Jean Baptiste, Ottawa	1888	Ottawa	J. Saint-Germain, B.A	Insurance against sickness and death
149	St. Joseph Aid Society of Formosa	1887	Formosa	Matthew Weiler	Sick and funeral benefits
222	St. Joseph Lithuanian Benefit Society	1908	Toronto	Anthony Morkis	Sick and funeral benefits
145	St. Joseph's Mutual Benefit Society of Toronto	1889	Toronto	P. Gravel	Sick and funeral benefits
75	St. Joseph Union of Canada	1863	Ottawa	Charles Leclerc	Insurance against sickness and death
216	St. Luke Benefit Society of Amherstburg	1894	Amherstburg	L. Bertrand	Sick and funeral benefits
304	Saint Stanislaus Mutual Benefit Society	1915	Toronto	Paul Bilewicz	Sick and funeral benefits
293	Street Cleaners' Benevolent Association	1914	Toronto	John Butler	Sick and funeral benefits
194	Theatrical Mechanical Association	1886	Toronto	W. E. Meredith	Insurance against sickness and death
169	Toronto Firemen's Benefit Fund	1891	Toronto	R. J. McGowan	Insurance against sickness and death, also lifetime benefits
196	Toronto Hebrew Benevolent Society	1899	Toronto	D. Pullan	Sick and funeral benefits
269	Toronto Independent Benevolent Association	1911	Toronto	Paul Edell	Sick and funeral benefits
210	Toronto Musical Protective Association	1887	Toronto	Joseph Ball	Sick and funeral benefits
88	Toronto Police Benefit Fund	1882	Toronto	Thos. Bustard	Insurance against death, also life-time benefits
214	Toronto Civic Employees' Benevolent Association	1888	Toronto	C. J. Mitchell	Insurance against sickness and death
289	Toronto Electric Light Company's Employees' Mutual Benefit Society	1914	Toronto	E. Felton	Sick and funeral benefits
106	Toronto Railway Employees' Union and Benefit Society	1893	Toronto	W. D. Robbins	Sick and funeral benefits
96	Toronto Typographical Union No. 91	1844	Toronto	Samuel Hadden	Sick and funeral benefits
5	United Workmen, Ancient Order of	1879	Toronto	F. G. Inwood	Insurance against sickness and death
147	Verity Plow Company Relief Association	1899	Brantford	Charles Carter	Sick and funeral benefits

200	Victoria Lodge No. 7 of Good Samaritans and Daughters of Samaria	1862	Hamilton	Miss A. Gwyder	Sick and funeral benefits
133	Vittorio Emmanuele III. Society	1902	Toronto	S. Roncone	Sick and funeral benefits
110	W. & J. G. Greey's Employees' Mutual Sick Benefit Society	1899	Toronto	Fred D. Hunt	Sick and funeral benefits
241	Workmen's Circle of Toronto	1910	Toronto	Leon Tredler	Sick and funeral benefits
236	Young Men's Hebrew Association	1912	Toronto	Harry Zweig	Sick and funeral benefits

LOAN CORPORATIONS STATEMENTS

BEING

FINANCIAL STATEMENTS MADE BY

BUILDING SOCIETIES, LOAN COMPANIES, LOANING LAND COMPANIES, AND TRUSTS COMPANIES

FOR THE YEAR ENDING

31st DECEMBER, 1914.

PRINTED BY ORDER OF

THE LEGISLATIVE ASSEMBLY OF ONTARIO

TORONTO:
Printed and Published by L. K. CAMERON, Printer to the King's Most Excellent Majesty
1915

Printed by
WILLIAM BRIGGS
29-37 Richmond Street West
TORONTO

To His Honour JOHN STRATHEARN HENDRIE, C.V.O., *a Lieutenant-Colonel in the Militia of Canada, etc., etc., etc., Lieutenant-Governor of the Province of Ontario.*

MAY IT PLEASE YOUR HONOUR:

The undersigned have the honour to present to your Honour the Report of the Registrar of Loan Corporations for the Province of Ontario for the year ended 31st December, 1914.

Respectfully submitted,

I. B. LUCAS,

Attorney-General.

Toronto, 2nd April, 1915.

To the Honourable I. B. Lucas, K.C., M.P.P.,

Attorney-General,

Toronto.

Sir,—I have the honour to present herewith the seventeenth Report of the Annual Statements made by Loan Corporations under the Act (Loan and Trust Corporations Act, R.S.O., 1914, Chap. 184). Prefixed to these statements will be found a copy of the official blank form.

The Companies included in the Report are classified (as in the Act) into:

Loan Companies.

Loaning Land Companies.

Trusts Companies.

The Loan Companies forming the first mentioned class are further subdivided into:

A. Companies having only permanent stock.

B. Companies having terminating as well as permanent stock, or having withdrawable stock only.

I have the honour to be, Sir,

Your obedient servant,

A. R. Boswell,

Registrar of Loan Corporations.

Parliament Buildings,
Toronto, 30th March, 1915.

CONTENTS

Detailed Reports.

	Page
Loan Companies:—	
I. Loan Companies having Permanent Stock	19
II. Loan Companies having Terminating as well as Permanent Stock, or having Terminating Stock only	201
Loaning Land Companies	227
Trust Companies	251
Comparative Tables showing Liabilities, Assets, etc.	367
Trusts Corporations authorized as Trustees, Administrators, Guardians, etc., without security	374
Loan Corporations whose debentures are authorized for investment by Trustees	374
Loan Corporations whose debentures are authorized for investment by Trustees, and with whom Trustees may deposit trust funds	374
Index to Loan Corporations	375

NOTE

Section 112 of The Loan and Trust Corporations Act (R.S.O. 1914, Chap. 184) provides as follows:—

> 112.—(1) No corporation shall under the penalty of becoming disentitled to registry or of having its registry suspended or cancelled make, print, publish, circulate, authorize or be a party or privy to the making, printing, publishing, or circulating of any statement or representation that its solvency or financial standing is vouched for by the Registrar or that the publication of its statement in his report is a warranty or representation of the solvency of the corporation, or of the truth or accuracy of such statement in any particular.

FORM OF ANNUAL STATEMENTS

SUPPLIED TO LOAN CORPORATIONS FOR PURPOSES OF THIS REPORT.

NOTE.—By comparing with this form the statement actually made by each company and printed within the fullness and completeness of the company's statement may be tested.

FORM OF ANNUAL STATEMENT.

The following is a copy of the form supplied to each Loan Corporation for purposes of its Annual Statement for the year ending 31st December, 1914.

[The Annual Statement and Duplicate (each duly completed, with its schedules) are to be filed with the Registrar of Loan Corporations for Ontario (Department of Insurance, Parliament Buildings), Toronto, on or before the *first day of March, 1915*, subject to a penalty of $50 for each day of default in filing, as provided by *The Loan and Trusts Corporations Act*, R.S.O., 1914, Chap. 184, Section 110. In each of the statements there should be enclosed a certified copy of any statement or statements made by the Directors to the Shareholders during or relating to the year 1914, including a certified copy of the Auditors' Report. Ibid., Secs. 103, 110 (6); Also copies of all notices calling general meetings of the corporation during such year.]

[The above duplicates should be accompanied by a cheque for $5 (filing fee) drawn payable to the Provincial Treasurer of Ontario.]

ANNUAL STATEMENT

Of the condition and affairs of the (Name of Corporation) .....of..... at the 31st December, 1914, and for the year ending on that day, made to the Registrar of Loan Corporations for the Province of Ontario, pursuant to the laws of the said Province.

The Corporation was incorporated under the laws of.....on the ..... day of .....18....

The Head Office of the Corporation is at No. .....(Name of Street).....in the (City, Town or Village).....of.....in the (Province, State, etc.).....of.....

The Chief Agency for Ontario (if Corporation's Head Office is elsewhere than in Ontario) is situate at No. .....(Name of Street) .....Street in the (City, Town, etc.).....of..... in the Province of Ontario.

The Chief Agent and Attorney for Ontario (if Corporation's Head Office is elsewhere than in Ontario) is (Name).....and his address is.....in the Province of Ontario.

The Board is constituted of.....Directors, holding office for the term of.....years.

The Directors and Chief Executive Officers of the Corporation at the 31st December, 1914, were as follows:

Names of Directors and Chief Executive Officers.	Designation of Office.	Address.	Current Term of Office.	
			Began (Date).	Will end (Date).
	President Vice-President Directors Manager Secretary			

A. Permanent Capital Stock: Total amount authorised, $ Total amount subscribed, $
as more particularly set out in Schedule A hereto. (Page 7 of this form.)

B. Terminating or Withdrawable Stock.

Subscribed Shares of Terminating or Withdrawable Stock.	Fully Paid.		Prepaid.		Instalment.		Total.
	No.	Amount.	No.	Amount.	No.	Amount.	
Number and amount in force at 31st December, 1913							
" " issued during 1914							
Gross total in force at any time in 1914							
	No. of shares.	Amount					
Deduct as follows:							
Withdrawn and paid off during 1914.							
Retired by Corporation during 1914.							
Converted into Permanent Stock during 1914							
Forfeited and lapsed during 1914							
Total deductions							

Net total remaining in force at 31st December, 1914.....

Summary of Terminating or Withdrawable Stock in force 31st December, 1914.

Totals as above.	No. of Shareholders	Of which there has been credited to loan fund.
Shares Fully Paid Stock at.....$ per Share....$	on which	Shareholders have paid in $
Shares "Prepaid" Stock (other than above) .....at.....$ per Share....$	on which	" " paid $
Shares Instalment Stock (payable by fixed periodical payments) at $ per Share....$	on which	" " paid $
Totals.....		

Total amount distributed or credited in Terminating or Withdrawable Stock in 1914.

(1) As interest .....$
Rate of such interest, per cent. per annum .....
(2) As dividends out of profits .....$
Rate or rates per cent. of such dividends .....

BALANCE SHEET AS AT 31st DECEMBER, 1914.

Dr. **Capital and Liabilities.**

	CAPITAL (LIABILITIES TO STOCKHOLDERS OR SHAREHOLDERS).	$	c.		c.
Item No.	*A.—Permanent Capital Stock or Shares.				
1. (a)	Ordinary Joint Stock Capital, fully called; Total called, $.....Total paid thereon				
2. (b)	Ordinary Joint Stock Capital, ..% called: Total called, $.....Total paid thereon				
3. (c)	Ordinary Joint Stock Capital, ..% called: Total called, $.....Total paid thereon				
(cc)	Joint Stock Capital paid in advance of calls†				
4. (d)	Dividends declared in respect of (1), (2) or (3), but not yet paid				
5. (e)	Unappropriated profits in respect of (1), (2) or (3)				
6. (f)	Reserve Fund in respect of (1), (2) or (3)				
7. (g)	Contingent Fund in respect of (1), (2) or (3)				
8. (h)	Instalment Permanent Stock (payable by fixed periodical payments): Total subscribed, $....on which has been paid				
9. (i)	Dividends declared on (8), but not paid				
10. (j)	Unappropriated profits on (8)				
11. (k)	Reserve Fund in respect of (8)				
12. (l)	Contingent Fund in respect of (8)				
13. (m)	Instalments or premiums on (8), paid in advance†				
	Note.—Liabilities reported in 1913 under A, but written off in 1914 (not extended), $.....				
	B.—Terminating Capital Stock or Shares.				
14. (a)	Fully paid stock, less shown in (24): Total in force....shares at $.... per share carried to Loan Fund				
15. (b)	Profits or accrued interest on (14), less shown in (25) and credited or appropriated but not yet paid				
16. (c)	Profits or accrued interest on (14), less shown in (25), and not credited or appropriated				
17. (d)	Prepaid Stock, less shown in (24): Total in force....shares at $...per share, on which has been paid into Loan Fund				
18. (e)	Profits or accrued interest on (17), less shown in (25) and credited or appropriated, but not yet paid				
19. (f)	Profits or accrued interest on (17), less shown in (25), and not credited or appropriated				
20. (g)	Instalment Stock, less shown in (24): Total issue now in force....shares at $....per share, on which has been paid in all $....of which sum there has been paid into the Loan Fund				
21. (h)	Profits or accrued interest on (20), less shown in (25), and credited or appropriated, but not yet paid				
22. (i)	Profits or accrued interest on (20), less shown in (25), and not credited or appropriated				
23. (j)	Instalments or premiums paid on (20), in advance †				
	Note.—Liabilities reported in 1913 under B, but written off in 1914 (not extended), $.....				
24. 25.	Liabilities in respect of Terminating Stock or Shares (Fully paid, Prepaid or Instalment), other than shown in (14), (17) and (20), as to which the Corporation has received notice of withdrawal, but at 31st December, 1914, has not been paid off, viz.:				
24.	Principal sum due by Corporation				
25.	Interest, Profits or Dividends due by Corporation				
	C.—Liabilities to Stockholders or Shareholders other than as shown under A or B, viz.:				
26.	.....				
	LIABILITIES TO THE PUBLIC.				
27.	Deposits (including unclaimed deposits). Right reserved to require 30 days' notice on any withdrawal				
28.	Interest on deposits, due or accrued, or capitalized				
	(a) Interest due or accrued on 3 (cc); or on 13 (m); or on 23 (j)				
29.	Debentures issued in Canada				
30.	Interest due and accrued on (29)				
31.	Debentures issued elsewhere than in Canada				
32.	Interest due and accrued on (31)				
33.	Debenture Stock issued in Canada				
34.	Interest due and accrued on (33)				
35.	Debenture Stock issued elsewhere than in Canada.....				
36.	Interest due and accrued on (35)				
37.	Owing to Banks (including interest due or accrued)				
38.	Due on Bills payable other than (37), including interest due or accrued..				
39.	Due on Loans in process of completion or to pay assumed mortgages				
40.	Unclaimed dividends (enclosing memo giving names and amounts).....				
41.	Other liabilities to the public, viz.:				
42.	(a)				
43.	(b)				
44.	(c)				
	Total actual liabilities				

N.B.—Section I. (showing liabilities for which the Corporation is absolutely liable) is to be balanced independently of Section II. (which shows contingent liabilities).

BALANCE SHEET AS AT 31st DECEMBER, 1914.—*Continued.*

Dr.—*Continued.*

		$	c.	$	c.
	CONTINGENT LIABILITIES.				
45.	Claims against the Corporation not acknowledged as debts, viz.:				
46.	(a)				
47.	(b)				
48.	(c)				
49.	Money for which the Corporation is contingently liable, viz.:				
50.	(a) Principal guaranteed				
51.	(b) Interest guaranteed				
52.	(c) Trust Funds invested, but not guaranteed: ,				
53.	1. Principal				
54.	2. Interest				
55.	(d) Trust Funds uninvested, not bearing interest and not guaranteed...				
56.	(e) Other contingent liabilities				
	Total Contingent Liabilities				
	NOTE.—Contingent liabilities reported in 1913, but written off in 1914 (not extended).				
	Gross Total Liabilities, Actual and Contingent				

* Increase or decrease of authorized Permanent Capital Stock in 1914...
Authority for said increase or decrease .....
† Under what authority, and upon what terms have such advances been received by Company? Ans. .....

Cr.

	I.—ASSETS OF WHICH THE CORPORATION IS THE BENEFICIAL OWNER.	$	c.	$	c.
	A. Immovable Property Owned Beneficially by the Corporation:				
Item No.					
1.	(a) Office premises situated as follows:				
2.	(I) At .....held in freehold.....				
3.	(II) At .....held in hold.....				
4.	(III) At .....held in hold.....				
5.	(b) Freehold land (including buildings) other than foregoing *				
6.	(c) Leasehold land (including buildings) other than foregoing *				
7.	(d)				
8.	(e)				
	B. Debts secured by Mortgages of Land.				
9.	(a) Debts (other than item 10) secured by mortgages of land				
10.	(b) Debts secured by mortgaged land held for sale †				
	(bb) Debts secured by land held by the Company as Mortgagee in possession, or secured by land for the rents and profits of which the Company is accountable				
11.	(c) Interest due and accrued on items 9 and 10, and not included therein†..				
12.	(d) Of the debts mentioned in items 9, 10 and 11, the sum of $.....is due by directors or officers of the Corporation (not extended), $...				
	C. Debts not above enumerated, for which the Corporation holds securities, as follows:				
13.	(a) Debts secured by accepted Bills of Exchange				
14.	(b) Debts secured by Municipal Bonds or Debentures				
15.	(c) Debts secured by Public School Debentures				
16.	(d) Debts secured by Loan Corporations' Debentures				
17.	(e) Debts secured by Dominion Government Stock or Bonds				
18.	(f) Debts secured by Stock or Bonds of any of the Provinces of Canada ...				
19.	(g) Debts secured by Stock or Bonds of other Governments				
20.	(h) Debts secured only by Permanent Stock or Shares of the Corporation‡..				
21.	(i) Debts secured only by Terminating Stock or Shares of the Corporation..				
22.	(j) Debts secured by				
23.	(k) Debts secured by				
24.	(l) Debts secured by — Particulars given in Schedule I., page 5b.				
25.	(m) Debts secured by				
26.	(n) Interest due or accrued on items 14 to 25, and not included therein....				
	D. Unsecured Debts.				
27.	(a)				
28.	(b)				
29.	(c)				
30.	(d) Interest due or accrued on items 27 to 29, and not included therein				

BALANCE SHEET AS AT 31st DECEMBER, 1914.—*Continued.*

Or.—Continued.

	$	c.	$	c.
I.—ASSETS OF WHICH THE CORPORATION IS THE BENEFICIAL OWNER.—*Con.*				
E. Cash.				
31. (a) On hand				
32. (b) In bank as follows :—				
33. (I) In the.....Bank at				
34. (II) In the.....Bank at				
35. (III) In the.....Bank at				
36. (IV) In the.....Bank at				
F. Assets not herein before mentioned.				
37. (a)				
38. (b)				
39. (c) ..... } Particulars given in Schedule I, p. 5b				
40. (d)				
41. (e)				
42. (f)				
Total of assets owned beneficially by Corporation				
Note.—Assets reported in 1913, but written off in 1914 (not extended) $				
N.B.—Section I. (containing assets of which the Corporation is beneficial owner) is to be balanced independently of Section II. (containing assets not so owned).				
II. ASSETS NOT OWNED BENEFICIALLY BY CORPORATION, BUT FOR WHICH THE CORPORATION IS ACCOUNTABLE.				
A. As Guarantor				
(a) Mortgage securities :—				
43. (I) Principal				
44. (II) Interest due and accrued				
(b) Other securities :—				
45. (I) Principal				
46. (II) Interest due and accrued				
B. As Trustee, Representative, Guardian or Agent (without Guarantee).				
(a) Mortgage securities :—				
47. (I) Principal				
48. (II) Interest due and accrued				
(b) Other securities :—				
49. (I) Principal				
50. (II) Interest due and accrued				
51. (c) Unsecured debts				
52. (d) Uninvested Trust Funds				
Total Assets II				
Note.—Assets reported in 1913, but written off in 1914 (not extended) $				
Gross Total of Assets I and II				

* Embracing properties vested in the Company by foreclosure, or by conveyance, or under quit-claim deed.

† Including rent of properties held under power of sale.

‡ As to limit of such loans, see Loan and Trust Corp. Act, R.S.O. 1914, chap. 184, s, 23.

CASH ACCOUNT.

RECEIPTS FOR THE YEAR ENDING 31st DECEMBER, 1914.

Item No.	I.—RECEIVED BY THE CORPORATION FOR ITS OWN USE	Amount carried to earnings, maintenance, or contingent account. (Column 1.)		Amount carried to Capital Account. Terminating Capital. (Column 2.)		Permanent Capital, including Reserve. (Column 3.)		Total. (Column 4.)	
	A.—Balances from 31st December, 1913.	$	c.	$	c.	$	c.	$	c.
1.	Cash								
2.	(i) On hand								
3.	(ii) In bank								
	B.—Sums received Wholly or Partly on Capital Stock.								
4.	(a) Calls on Joint Stock Permanent Capital								
	(aa) Joint Stock Capital received in advance of calls*								
5.	(b) Premiums on (4)								
6.	(c) Sales of fully paid Building Society Stock								
7.	(d) Sales of prepaid Building Society Stock								
8.	(e) Dues on Instalment Building Society Stock								
9.	(f) Premiums on (6), (7) and (8)								
	C.—Receipts on Account of Investments, Loans or Debts.								
	(a) On Mortgages of Realty:								
10.	(i) Principal								
11	(ii) Interest								
	(b) On other securities:								
12.	(i) Principal								
13	(ii) Interest or dividends								
	(c) Unsecured debts								
14.	(i) Principal								
15.	(ii) Interest								
	D.—Receipts from Real Estate Owned Beneficially by Corporation.								
16.	(a) Sales (not included in any of the foregoing items)								
17.	(b) Rents †								
	E.—Miscellaneous.								
18.	(a) Commission, Brokerage (or Remuneration as Corporate Agents, Trustees, etc.)								
19.	(b) Premiums or Bonus on Loans								
20.	(c) Membership or Entry Fees (being income of Corporation)								
21.	(d) Fines								
22.	(e) Forfeiture or Lapses. (Extend into Column 1)								
23.	(f) Revivals of Terminating Stock. (Extend into Column 2)								
24.	(g) Conversion of Terminating Stock into Permanent Stock. (Extend into Column 3)								
	F.—Borrowed Money.								
25.	(a) Bank or other advances, discounts or overdrafts								
26.	(b) Borrowed by taking deposits								
27.	(c) Borrowed on Debentures								
28.	(d) Borrowed on Debenture Stock								
29.	(e) Borrowed otherwise, viz.:—								
	G.—Receipts from Other Sources, viz.:								
30.	(a)								
	(b)								
	(c)								
	Totals								

* Under what authority and upon what terms have such advances been received by company?

Ans.....

† Includes rents of property acquired by purchase or exchange, or by foreclosure, or by quit claim deed.

RECEIPTS FOR THE YEAR ENDING 31st DECEMBER, 1914.—*Continued.*

N.B.—Section I. (showing cash received by the Corporation for its own use) is to be balanced independently of Section II. (showing cash received as corporate trustee, etc.)

II.—RECEIVED AS CORPORATE TRUSTEE, REPRESENTATIVE, GUARDIAN OR AGENT, IN TRUST.

Item No.	A.—Balance from 31st December, 1913.	Amount carried to earnings, maintenance or contingent account.	Carried to Capital Account. $ c.	Total. $ c.
31.	(a) Capital Account			
	(b) Cash (not included in 31)			
32.	(i) On hand			
33.	(ii) In bank			
	B.—Received on Account of Investments, Loans or Debts:—			
34.	(a) On Mortgages: Principal, $..... Interest, $.....			
35.	(b) On other securities: Principal, $..... Interest, $.....			
36.	(c) On Unsecured Debts: Principal, $..... Interest, $.....			
	C.—Receipts from Real Estate.			
37.	(a) Sales (not included in foregoing items)			
38.	(b) Rents †			
	D.—Receipts from Other Sources, viz.:			
39.	(a)			
40.	(b)			
41.	(c)			
	Totals			

† Includes rents of property acquired by purchase or exchange, or by foreclosure, or by quit claim deed.

CASH ACCOUNT.

EXPENDITURE FOR THE YEAR ENDING 31ST DECEMBER, 1914.

I.—EXPENDED ON CORPORATION ACCOUNT.	Amount carried to earnings, maintenance or contingent account. (Column 1.)		Amount carried to Capital Account. Terminating Capital. (Column 2.)		Amount carried to Capital Account. Permanent Capital, including Reserve. (Column 3.)		Total. (Column 4.)	
Item No.	$	c.	$	c.	$	c.	$	c.
A.—Sums Loaned or Invested on Capital Account.								
1. (a) Loaned on Mortgages of Realty (including item 7 (e) if no separate account therefor)								
(b) Loaned on or invested in other Securities, viz.:								
2. (i)								
3. (ii)								
4. (iii)								
5. (iv)								
6. (c) Real Estate purchased								
7. (d) Incumbrance on Realty paid off								
(e) Insurance or taxes advanced on property mortgaged to the Corporation								
B.—Expended on Stock Account.								
8. Dividends paid on Permanent Stock. (Extend into Col 1).— (a) Interest paid on Joint Stock Capital received in advance of calls. (Extend into Column 1)								
9. Dividends paid on Terminating Stock. (Extend into Col. 1)								
10. Interest paid on Terminating Stock. (Extend into Col. 1)..								
11. Paid for Terminating Stock withdrawn. (Extend into Col. 1 or 2 or divide between 1 and 2 as the case may be)..								
12. Paid for Terminating Stock matured. (Extend as in 11)..								
13. Profits paid on (11) and (12). (Extend as in 11)								
14. Paid for Terminating Stock retired. (Extend into Col. 2)..								
15. Terminating Stock forfeited or lapsed. (Extend into Col. 2)								
16. Terminating Stock converted into Permanent. (Extend into Column 2)								
17. Terminating Stock revived. (Extend into Col. 1)								
C.—Borrowed money (other than foregoing) or interest thereon paid, viz.:								
18. (a) Bank Account (Principal and Interest)								
19. (b) Deposits Principal, $.....Interest, $....								
20. (c) Debentures issued in Canada: Principal, $....Interest $								
21. (d) Debentures issued elsewhere: Principal, $ ..Interest $.								
22. (e) Debenture Stock issued in Canada: Principal, $..... Interest, $								
23. (f) Debenture Stock issued elsewhere: Principal, $..... Interest, $								
24. (g) Guarantees paid: Principal, $.....Interest, $.....								
D.—Management Expenses (other than foregoing):								
25. (a) Salaries, Wages and Fees								
26. (b) Commission or Brokerage								
27. (c) Advances to Agents								
28. (d) Stationery, Postage, Printing and Advertising								
29. (e) Law Costs								
30. (f) Fuel, Rent, Taxes (other than in 7 and 32) and Rates.								
31. (g) Travelling Expenses								
32. (h) Registration Fees								
33. (i) Other Management Expenditure								
E.—Other Expenditures, viz.:								
34. (a)								
35. (b)								
36. (c)								

F.—Balance.	$	c.
37. (a) Cash on hand		
(b) Cash in various banks as follows:		
38. (i)		
39. (ii)		
40. (iii)		
41. (iv)		
Totals		

N.B.—Section I. (showing cash paid by the Corporation for its own debts) is to be balanced independently of Section II. (showing cash paid as Corporate Trustees, etc.)

EXPENDITURE FOR THE YEAR ENDING 31ST DECEMBER, 1914.—*Continued.*

Item No.	II.—EXPENDED ON TRUST OR AGENCY ACCOUNT.	Amount carried to earnings, maintenance or contingent account. $	c.	Amount carried to capital account. $	c.	Total. $	c.
	A.—Loaned or invested on Capital Account.						
42.	(a) Loaned on Mortgages of Realty						
	(b) Loaned or invested on, or in other securities, viz.:						
43.	(i)						
44.	(ii)						
45.	(iii)						
46.	(iv)						
47.	(a) Real Estate purchased						
	(b) Incumbrances on Realty paid off, viz.:						
48.	(i) Principal						
49.	(ii) Interest						
	B.—Other Expenditurea.						
50.	(a) Commission or Remuneration paid for Management of Estate, Trust or Agency (including item 26)						
51.	(b) Rent, Taxes and Rates						
52.	(c) Debts or obligations wholly or partly paid: Principal, $.....Interest, $						
53.	(d)						
	C.—Balance.	$	c.				
54.	(a) Cash on hand						
	(b) Cash in various banks, as follows:						
55.	(i)						
56.	(ii)						
57.	(iii)						
	Totals						

SCHEDULE I.

PARTICULARS OF CERTAIN ASSETS. (Supra p. 3.)

Assets (Items No. 22 to 25; and No. 37 to 42).

Miscellaneous Statement for the year ending 31st December, 1914.

	$	c.
1. Amount of Debentures maturing in 1915: Issued in Canada, $		
Issued elsewhere, $		
2. Amount of other existng obligations which will mature in 1915, $		
3. Amount of Securities held by the Corporation which will mature and become payable to the Corporation in 1915, $		
4. Average rate of interest per annum paid by the Corporation during 1914, on deposits.....on debentures.....on debenture stock.....		
5. Average rate of interest per annum received by the Corporation during 1914: (*a*) On mortgages of realty, (*b*) on other securities:		
(*i*) Owned beneficially by the Corporation (*a*).....(*b*).....		
(*ii*) Not owned beneficially (*a*).....(*b*).....		
6. Of the mortgages owned beneficially by the Corporation, $.....is on realty situate in Ontario, and $..... is on realty situate elsewhere.....		
7. Of the mortgages not owned beneficially by the Corporation, $..... is on realty situate in Ontario, and $..... is on realty situate elsewhere.		
8. Loans written off or transferred to real estate account during 1914: (*i*) funds or securities owned beneficially, $..... (*ii*) not so owned, $.....		
9. Number and aggregate amount of mortgages upon which compulsory proceedings have been taken by the Corporation in 1914:		
(*i*) Owned beneficially, No..... Amount, $.....		
(*ii*) Not so owned, No..... Amount, $.....		
10. Aggregate market value of land mortgaged to the Corporation:		
(*i*) Mortgages owned beneficially..... (*ii*) Not so owned.....		
11. How often are the securities held by the Corporation valued?		
12. (*a*) Specify the officers of the Corporation who are under bond, and for what sum respectively		
.....		
(b) Are the said bonds executed by private sureties or by Guarantee Companies?		
.....		
13. Date when the accounts of the Corporation were last audited?.....		
14. Names and addresses of the auditors respectively for 1914 and for 1915 (if appointed). For 1914 ..... For 1915		
15. What were the dividend days of the Corporation in 1914, and what rate or rates of dividend were paid on those days respectively?		
.....		
16. What is the date appointed for the Annual Meeting?.....		
Date of last Annual Meeting?		
17. Special General Meetings held in 1914: Dates		

County of

We, , President, and , Secretary.
of the Loan Corporation known as
severally make oath and say, and each for himself says, that we are the above described officers of the above Corporation, and that we have each of us individually the means of verifying the correctness of the Statement within and above contained of the affairs of the said Corporation, and that on the 31st December, 1914, the issues and holdings of the Capital Stock of the said Corporation were as shown on the Schedule "A" hereto annexed, also that all the within described assets were the absolute property of the said Corporation, free and clear from any liens or claims thereon, except as hereinbefore stated, and that the statement of the unclaimed balances as set forth on page 5a is correct in every particular, and, we are satisfied that the said statement, with the schedules and explanations herein contained and hereunto annexed, are a full and correct exhibit of all the liabilities and assets, and of the income and expenditure, and of the general condition and affairs of the said Corporation on the 31st day of December, 1914, and for the year ending on that day; also that the said Statement was on the day of 191 , at a meeting of the Board of Directors of the said Corporation, held on that day, considered by the said Board, and was, by a Resolution duly passed in that behalf, adopted as the Statement of the said Board, a certified copy of which Resolution is hereinbelow indorsed.

Sworn before me at the
in the County of
this day of
A.D. 1915.

.....*President*

.....*Secretary*

.....

.....

CERTIFIED COPY OF RESOLUTION.

Referred to in Foregoing Affidavit—R.S.O. 1914, Chap. 184, S. 110 (2).

I, undersigned, the .....of the.....
hereby certify that at a meeting of the Board of Directors of the said Corporation held at ..... on the ..... day of ..... 19....
the following Resolution was passed (pursuant to the statute in that behalf) adopting the Statement within and above made as the Statement of the said Board.

Moved by ....., seconded by .....and
Resolved that the Statement of the Company for the year ending the thirty-first day of December, made to the Registrar of Loan Corporations and to be verified by the affidavit of .....as President, and .....
as Secretary of the said Company ..... be and the same is this ..... day of ..... adopted as the Statement of the Board of directors of the said Company pursuant to the enactment in that behalf of the Province of Ontario, R.S.O. 1914, Chap. 184, S. 110 (2).

.....

.....

Attach to this Annual Statement a certified copy of each notice calling a General Meeting of the Corporation during the year ending 31st December, 1914, and a certified copy of the Statement or Statements furnished to Shareholders during or relating to the said year; also a certified copy of Auditors' Report—*Loan and Trust Corporations Act*, R.S.O. 1914, Chap. 184, sections 103, and 110 (6).

I. LOAN COMPANIES

DETAILED REPORTS OF THE SEVERAL COMPANIES

THE BROCKVILLE LOAN AND SAVINGS COMPANY, LIMITED.

Head Office, Brockville, Ontario.

Constating Instruments.

Incorporated by declaration filed 11th May, 1885, with the Clerk of the Peace for the United Counties of Leeds and Grenville. The declaration was made by virtue of the "Building Societies Act," R.S.O. 1877, c. 164, continued by R.S.O. 1887, c. 169, and superseded by 60 V. c. 38 (O.), now R.S.O. 1897, c. 205. See R.S.O. 1914, c. 184.

The lending and borrowing powers are derived from the above public General Acts.

Annual Statement

Of the condition and affairs of the Brockville Loan and Savings Company, Limited, of Brockville, Ontario, at the 31st December, 1914, and for the year ending on that day, made to the Registrar of Loan Corporations for the Province of Ontario, pursuant to the laws of the said Province.

The head office of the Corporation is at No. 4 Court House Avenue, in the Town of Brockville, in the Province of Ontario.

The Board is constituted of seven directors, holding office for one year.

The directors and chief executive officers of the Corporation at the 31st December, 1914, were as follows, together with their respective terms of office:

W. H. Cole, President, Brockville;	Februry 4th, 1914;	February 3rd, 1915.
D. W. Downey, Vice-President, Brockville;	"	"
W. A. Gilmour, Director, Brockville;	"	"
D. Derbyshire, Director, Brockville;	"	"
John H. Fulford, Director, Brockville;	"	"
Edwin Abbott, Director, Brockville;	"	"
L. C. Dargavel, Managing-Director, Brockville;	"	"
L. Sturgeon, Secretary-Treasurer, Brockville;	"	"

A. Permanent capital stock; total amount authorized, $500,000; total amount subscribed, $350,000, as more particularly set out in Schedule A hereto.

Schedule A.

Class I.—Fixed and Permanent Capital Stock created by virtue of Building Society Acts.

Last call made: Date 30th June, 1903; rate per cent., 10 per cent.
Gross amount, $35,000; amount paid thereon, $21,862.50.

Description.	No. of shares.	Par value.	Total amount held.	Total amount paid thereon.	Total remaining unpaid and constituting an asset of the Corporation.
		$	$	$ c.	$ c.
2. 60 per cent. called	7,000	50	350,000	205,184 50	85,224 00
4. Paid in advance of calls	.....	.....	.....	59,591 50	.....
Totals.....	7,000	50	350,000	264,776 00	85,224 00

LIST OF SHAREHOLDERS AS AT 31st DECEMBER, 1914.

(Not printed.)

BALANCE SHEET AS AT 31ST DECEMBER, 1914.

Dr. Capital and Liabilities.

Capital (Liabilities to Stockholders or Shareholders.)		
A.—Permanent Capital Stock or Shares.		
2. (*b*) Ordinary joint stock capital, 60 per cent. called; total called, $210,000.00; total paid thereon	$205,184 50	
3. (*cc*) Joint stock capital paid in advance of calls	59,591 50	
4. (*d*) Dividends declared in respect of (2) and (3), but not yet paid	7,702 22	
6. (*f*) Reserve fund in respect of (2) and (3)	70,000 00	
		$342,478 22
Liabilities to the Public.		
27. Deposits, right reserved to require 30 days' notice of any withdrawal, including interest to December 31st, 1914		270,924 70
Total liabilities		$613,402 92

Cr. Assets.

I.—Assets of which the Corporation is the Beneficial Owner.		
B.—Debts secured by Mortgages of Land.		
9. (*a*) Debts (other than item 10) secured by mortgages of land	$590,417 82	
10. (*b*) Debts secured by mortgaged land held for sale	1,541 51	
		$591,959 33
C.—Debts not above enumerated for which the Corporation holds securities, as follows:		
20. (*h*) Debts secured only by Permanent Stock or Shares of the Corporation		1,537 90
E.—Cash.		
31. (*a*) On hand	$4,417 15	
33. (*i*) In Bank of Toronto, Brockville	14,025 89	
		18,443 04
F.—Assets not hereinbefore mentioned.		
37. (*a*) Office furniture		1,462 65
Total assets		$613,402 92

CASH ACCOUNT.

Receipts for the year ending 31st December, 1914.

	Received by the Corporation for its Own Use.		
	A.—Balance from 31st December, 1913.		
2.	(i) On hand		$1,427 95
	B.—Sums Received Wholly or Partly on Capital Stock.		
4.	(*a*) Calls on Joint Stock Permanent Capital: (*aa*) Joint stock capital received in advance of calls		28,483 50
	C.—Receipts on account of Investments, Loans or Debts.		
	(*a*) On Mortgages of Realty:		
10.	(i) Principal		63,925 65
11.	(ii) Interest		44,578 68
	(*b*) On other securities:		
12.	(i) Principal stock loans		3,750 00
13.	(ii) Interest		218 02
	F.—Borrowed Money.		
26.	(*b*) Borrowed by taking deposits		307,055 80
	G.—Receipts from other Sources.		
30.	(*a*) Rent safety deposit boxes	$67 00	
	(*b*) Interest on bank balances	58 04	
			125 04
	Total		$449,564 64

CASH ACCOUNT.

Expenditure for the year ending 31st December, 1914.

	I.—Expended on Corporation Account.		
	A.—Sums Loaned or Invested on Capital Account.		Total Col. 4.
1.	(*a*) Loaned on mortgages of realty		$61,026 44
	(*b*) Loaned or invested in other securities:		
2.	(1) On permanent stock		100 00
	B.—Expended on Stock Account.		
8.	Dividends paid on permanent stock		14,413 93
	C.—Borrowed money (other than foregoing) or interest thereon paid, viz.:		
18	(*a*) Bank account: (Principal and interest)—Overdraft, Jan. 1, 1914.		44,622 22
19.	(*b*) Deposits: Principal, $292,656.96, and interest, $10,241.01		302,897 97
	D.—Management Expenses (other than foregoing).		
25.	(*a*) Salaries, wages and fees	$3,070 92	
26.	(*b*) Commission or brokerage	596 20	
27.	(*c*) Auditors' fees	240 00	
28.	(*d*) Stationery, postage, printing and advertising	439 11	
29.	(*e*) Law costs	116 19	

CASH ACCOUNT.—Continued.

Expenditure for the year ending 31st December, 1914.

30.	(*f*) Fuel, rent, taxes (other than in 7 and 32) and rates	345 00	
31.	(*g*) Travelling expenses	92 45	
32.	(*h*) Registration fees	375 36	
33.	(*i*) Other management expenditure	800 31	
			$6,075 54
	E.—Other Expenditures, viz.:		
34.	(*a*) Interest paid bank on overdraft		720 17
35.	(*b*) Furniture and fixtures		1,265 33
	F.—Balance.		
37.	(*a*) Cash on hand	$4,417 15	
	(*b*) Cash in various banks, as follows:		
38.	(i) Bank of Toronto, Brockville	14,025 89	
			18,443 04
	Total		$449,564 64

MISCELLANEOUS STATEMENT FOR THE YEAR ENDING 31ST DECEMBER, 1914.

1. Amount of Debentures maturing in 1915: Issued in Canada, no debentures are issued; Issued elsewhere, none.
2. Amount of other existing obligations which will mature in 1915, none.
3. Amount of securities held by the Corporation which will mature and become payable to the Corporation in 1915, none.
4. Average rate of interest per annum paid by the Corporation during 1914: On deposits, 4%; on debentures, none; on debenture stock, no debentures are issued.
5. Average rate of interest per annum received by the Corporation during 1914:
   (*a*) On mortgages of realty; (*b*) On other securities.
   (i) Owned beneficially by the Corporation: (*a*) 8 %; (*b*) 6%.
   (ii) Not owned beneficially: (*a*) All owned beneficially; (*b*) none.
6. Of the mortgages owned beneficially by the Corporation, $591,959.33 is on realty situate in Ontario, and none is on realty situate elsewhere.
7. Of the mortgages not owned beneficially by the Corporation, none is on realty situate in Ontario, and none is on realty situate elsewhere. All owned beneficially.
8. Loans written off or transferred to real estate account during 1914, viz.:
   (i) Funds or securities owned beneficially, $104,827.00.
   (ii) Not so owned, none.
9. Number and aggregate amount of mortgages upon which compulsory proceedings have been taken by the Corporation in 1914, viz.:
   (i) Owned beneficially: Number, 3; amount, $4,057.69.
   (ii) Not so owned: Number, none; amount none.
10. Aggregate market value of land mortgaged to the Corporation:
   (i) Mortgages owned beneficially, $1,000,000.00.
   (ii) Not so owned, none.
11. How often are the securities held by the Corporation valued? Yearly.
12. (*a*) Specify the officers of the Corporation who are under bond, and for what sum respectively: Managing Director, $10,000.00; Secretary-Treasurer, $3.000.00.
   (*b*) Are the said bonds executed by private sureties or by Guarantee Companies? Guarantee Company.
13. Date when the accounts of the Corporation were last audited? Audited monthly.
14. Names and addresses of the auditors respectively for 1914, and for 1915 (if appointed):
   For 1914: James Reynolds and Albert E. Foxton, Brockville.
   For 1915: W. J. McCoy & Co., Toronto, Ont.
15. What were the dividend days of the Corporation in 1914, and what rate or rates of dividend were paid on those days respectively? January 15th, 1914, and July 15th, 1914; 6%.
16. What is the date appointed for the Annual Meeting? February 3, 1915. Date of last Annual Meeting: February 4, 1914.
17. Special General Meetings held in 1914: Dates, none.

CANADA LANDED AND NATIONAL INVESTMENT COMPANY, LIMITED.

Head Office, Toronto, Ontario.

Constating Instruments.

This Company was in 1891 constituted by an amalgamation of (1) The Canada Landed Credit Company with (2) The National Investment Company of Canada (Limited), and the re-incorporation of the amalgamated Company. Of the two Companies so amalgamated:

1. The Canada Landed Credit Company had been incorporated in 1858 by special Act of the Province of Canada, 22 V. c. 133; a special Act of 1859, 22 V. c. 105, increased the capital; the two foregoing Acts were amended by 29-30 V. (1866-7), c. 125. In 1873, an Act of Ontario, 36 V. c. 122, amended 22 V. c. 133, supra; in 1874 the powers of the Company were extended by 38 V. c. 73 (O.); in 1875-6 the capital was further increased by 39 V. c. 97 (O.); in 1882 the special Acts of 1858 and 1859 supra were amended by 45 V. c. 72 (O.). In 1882 the special Act of Canada, 45 V. c. 110, extended the Company's operations to Manitoba and the Northwest Territories. In 1890 the special Act of Ontario, 53 V. c. 128, authorized the Company to issue debenture stock to become amalgamated with other companies, etc. In 1871, Letters Patent of Canada, dated January, 1891, authorized the amalgamation of the Company with the National Investment Company of Canada. In 1891, Letters Patent of Ontario, dated 12th February, authorized the same amalgamation.

2. The National Investment Company of Canada had been incorporated by Letters Patent of Canada, dated 21st August, 1882, issued under 40 V. c. 43 (D.).

For the powers of the amalgamated Company, see the Letters Patent above cited; see also R.S.O., 1886, secs. 88-98, and sec. 101; see also the Loan and Trust Corporations Act, R.S.O. 1914, chap. 184.

Annual Statement

Of the condition and affairs of the Canada Landed and National Investment Company, Limited, Toronto, at 31st December, 1914, and for the year ending on that day, made to the Registrar of Loan Corporations for the Province of Ontario, pursuant to the laws of the said Province.

The head office of the Corporation is at 23 Toronto Street, in the City of Toronto, in the Province of Ontario.

The Board is constituted of eight directors, holding office for one year.

The directors and chief executive officers of the Corporation at 31st December, 1914, were as follows, together with their respective terms of office:

John Hoskin, K.C., LL.D., D.C.L., President, Toronto;	11th Feb., 1914;	10th Feb. 1915.
D. E. Thomson, K.C., LL.D., Vice-President, Toronto;	"	"
J. Kerr Osborne, Director, Toronto;	"	"
James Playfair, Director, Midland;	"	"
Newman Silverthorne, Director, Summerville;	"	"
G. T. Ferguson, Director, Toronto;	"	"
F. W. Harcourt, K.C., Director, Toronto;	"	"
Edward Saunders, Managing Director, Toronto;	"	"

A. Permanent capital stock; total amount authorized, $4,000,000; total amount subscribed, $2,410,000, as more particularly set out in Schedule A hereto.

SCHEDULE A.

Class 2.—Fixed and permanent capital stock created by virtue of Joint Stock Companies' Act or Private Acts.

Last call made: Date, 2nd December, 1912; rate per cent., 50; gross amount, $402,000; amount paid thereon, $201,000.

Description.	No. of shares.	Par value.	Total amount held.	Total amount paid thereon.	Total remaining unpaid calls.
		$	$	$	
2. 50 per cent called	24,100	100	2,410,000	1,205,000	None

LIST OF SHAREHOLDERS AS AT 31ST DECEMBER, 1914.

(Not printed.)

BALANCE SHEET AS AT 31ST DECEMBER, 1914.

Dr. Capital and Liabilities.

Capital (Liabilities to Stockholders or Shareholders.)		
A.—Permanent Capital Stock or Shares.		
2. (*b*) Ordinary joint stock capital, 50 per cent. called; total called, $1,205,000; total paid thereon	$1,205,000 00	
4. (*d*) Dividends declared in respect of (2), but not yet paid	27,112 50	
5. (*e*) Unappropriated profits in respect of (2)	1,845 28	
6. (*f*) Reserve fund in respect of (2)	1,090,000 00	
		$2,323,957 78
Liabilities to the Public.		
29. Debentures issued in Canada	$333,179 50	
30. Interst due and accrued on (29)	2,899 92	
31. Debentures issued elsewhere than in Canada	3,994,330 26	
32. Interest due and accrued on (31)	22,429 49	
39. Due on loans in process of completion or to pay assumed mortgages	7,241 79	
40. Unclaimed dividends	1,861 34	
41. Other liabilities to the public, viz.:		
42. (*a*) Sundry Creditors	905 04	
		4,362,847 34
Total liabilities		$6,686,805 12

Cr. Assets.

I.—Assets of which the Corporation is the Beneficial Owner.		
Subject to the terms of trust deed dated 6th April, 1894, to secure debenture-holders.		
A.—Immovable Property Owned Beneficially by Corporation.		
1. (*a*) Office premises, situate as follows:		
2. (*i*) At Toronto, held in freehold	$35,000 00	
5. (*b*) Freehold land, (including buildings) other than foregoing	3,129 92	
		$38,129 92

BALANCE SHEET.—Continued.

Cr. Assets.

B.—Debts secured by Mortgages of Land.

9. (*a*)	Debts (other than item 10) secured by mortgages of land	$5,995,618 90	
10. (*b*)	Debts secured by mortgaged land held for sale	1,947 65	
11. (*c*)	Interest due or accrued on items 9 and 10 and not included therein	110,720 33	
			$6,108,286 88

C.—Debts not above enumerated for which the Corporation holds securities, as follows:

14. (*b*)	Municipal Bonds or Debentures owned by the Company	$205,260 62	
15. (*c*)	Public School Debentures owned by the Company	98,512 46	
22. (*j*)	Ontario Government Scrip owned by the Company	19,024 50	
23. (*k*)	Electric Light Company's Bond owned by Company	1,000 00	
24. (*l*)	Electric Development Bonds owned by the Company	4,453 71	
25. (*m*)	Loans on collateral security of stocks and bonds	45,379 00	
26. (*n*)	Interest due or accrued on items 14 to 25 and not included therein	6,271 33	
			379,901 62

E.—Cash.

31. (*a*)	On hand	$1,239 46	
32. (*b*)	In banks in Canada	150,699 94	
35. (*iii*)	National Bank of Scotland, London	8,547 30	
			160,486 70
	Total assets		$6,686,805 12

CASH ACCOUNT.

Receipts for the year ending 31st December, 1914.

I. Received by the Corporation for its own use.

A.—Balance from 31st December, 1914.

(*b*) Cash not already shown under (1):

			(Col. 4 Total.)
2.	(i) On hand	$2,336 50	
3.	(ii) In bank	157,992 94	
			$160,329 44

C.—Receipts on account of Investments, Loans or Debts.

	(*a*) On Mortgages of Realty:	
10.	(i) Principal	621,141 16
11.	(ii) Interest	402,096 68
	(*b*) On other securities:	
12.	(i) Principal	113,218 68
13.	(ii) Interest or dividends	18,724 64

D.—Receipts from Real Estate Owned Beneficially by Corporation.

17. (*b*)	Rents	6,684 39

CASH ACCOUNT.—Continued.

Receipts for the year ending 31st December, 1914.

	F.—Borrowed Money.	
27. (c)	Borrowed on debentures	$951,676 56
	G.—Receipts from other sources.	
30. (a)	Bank interest	2,825 97
	Totals	$2,276,697 52

CASH ACCOUNT.

Expenditure for the year ending 31st December, 1914.

	I.—Expended on Corporation Account.	
	A.—Sums Loaned or Invested on Capital Account.	
1. (a)	Loaned on mortgages of realty, including insurances or taxes advanced on property mortgaged to the Corporation	$754,338 94
(b)	Loaned or invested in other securities:	
3.	(ii) Debentures purchased	104,472 47
5.	(iv) Loans on stocks and bonds	36,036 90
	B.—Expended on Stock Account.	
8.	Dividends paid on permanent stock	107,950 53
	C.—Borrowed Money (other than foregoing) or interest thereon paid, viz.:	
20. (c)	Debentures issued in Canada: Principal, $19,300.00; interest $14,318.91.	33,618 91
21. (d)	Debentures issued elsewhere: Principal, $840,205.65; interest, $166,517.03.	1,006,722 68
	D.—Management Expenses (other than foregoing).	
25. (a)	Salaries, wages and fees	43,398 00
26. (b)	Commission or brokerage	16,685 21
28. (d)	Stationery, postage, printing and advertising	1,921 58
29. (e)	Law costs	254 50
30. (f)	Fuel, rent, taxes (other than in 7 and 32) and rates	4,104 09
31. (g)	Travelling expenses	945 35
32. (h)	Registration fees	280 00
33. (i)	Other management expenditure	2,176 34
	E.—Other Expenditure.	
35. (b)	Government and municipal taxes	3,105 32
36. (c)	Subscription to Patriotic Relief Fund, 1st instalment	200 00
	F.—Balance.	
37 (a)	Cash on hand and in banks	160,486 70
	Total	$2,276,697 52

MISCELLANEOUS STATEMENT FOR THE YEAR ENDING 31ST DECEMBER, 1914.

1. Amount of debentures maturing in 1915: Issued in Canada, $41,100.00; issued elsewhere, $930,881.39.
2. Amount of other existing obligations which will mature in 1915: None.
3. Amount of securities held by the Corporation which will mature and become payable to the Corporaton in 1915, $689,367.93.
4. Average rate of interest per annum paid by the Corporation during 1914: On deposits, no deposits taken; on debentures, 4.276; on debenture stock, none.
5. Average rate of interest per annum received by the Corporation during 1914 (*a*) on mortgages of realty, (*b*) on other securities.
   (i) Owned beneficially by the corporation, (*a*) 6.97%; (*b*) 5.41%.
   (ii) Not owned beneficially, (*a*) none; (*b*) none.
6. Of the mortgages owned beneficially by the Corporation, $2,304,702.69 is on realty situate in Ontario, and $3,695,993.78 is on realty situate elsewhere.
7. Of the mortgages not owned beneficially by the Corporation, none is on realty situate in Ontario, and none is on realty situate elsewhere.
8. Loans written off or transferred to real estate account during 1914, viz.:
   (i) Funds or securities owned beneficially, none.
   (ii) Not so owned, none.
9. Number and aggregate amount of mortgages upon which compulsory proceedings have been taken by the Corporation in 1914, viz.:
   (i) Owned beneficially, No. 5; amount, $8,500.00.
   (ii) Not so owned, No. none; amount, none.
10. Aggregate market value of land mortgaged to the Corporation:
   (i) Mortgages owned beneficially, $12,400,000.00.
   (ii) Not so owned, none.
11. How often are the securities held by the Corporation valued? Annually in case of doubtful loans.
12. (*a*) Specify the officers of the Corporation who are under the bond and for what sum respectively. All officers are under bonds from $2,000 to $5,000, amount-in all to $42,000.
   (*b*) Are the said bonds executed by private sureties or by Guarantee Companies? Guarantee Companies.
13. Date when the accounts of the Corporation were last audited? Audited to 31st December, 1914.
14. Names and addresses of the auditors respectively for 1914, and for 1915 (if appointed):
   For 1914: T. Watson Sime, C.A.; J. B. Pepler, F.C.A., Winnipeg; G. U. Stiff, F.C.A., Toronto.
   For 1915. Not yet appointed.
15. What were the dividend days of the Corporation in 1914, and what rate or rates of dividend were paid on those days respectively? January 2nd, April 1st, July 2nd and October 1st; 2¼% per quarter
16. What is the date appointed for the Annual Meeting? 10th February, 1915. Date of last Annual Meeting? 11th February, 1914.
17. Special General Meetings held in 1914: Dates, none.

CANADA PERMANENT MORTGAGE CORPORATION.

Head Office, Toronto, Ont.

Constating Instruments.

This Company was under the provisions of the special Act of Ontario, 63 V. c. 129, formed by the amalgamation of the Canada Permanent Loan and Savings Company, the Western Canada Loan and Savings Company, the Freehold Loan and Savings Company, and the London and Ontario Investment Company: 63 V., c. 129 (Ont.) See also special Act of Canada, 62 V., c. 101 (D).

Annual Statement

Of the condition and affairs of the Canada Permanent Mortgage Corporation of Toronto, at the 31st December, 1914, and for the year ending on that day, made to the Registrar of Loan Corporations for the Province of Ontario, pursuant to the laws of the said Province.

The head office of the Corporation is No. 14-18 Toronto Street, in the City of Toronto, in the Province of Ontario.

The board is constituted of ten directors holding office for one year.

The directors and chief executive officers of the Corporation at 31st December, 1914, were as follows, together with their respective terms of office:

W. G. Gooderham, President, Toronto;
W. D. Matthews, 1st Vice-President, Toronto;
G. W. Monk, 2nd Vice-President, Toronto;
F. Gordon Osler, Director, Toronto;
R. S. Hudson, Director, Toronto;
E. R. C. Clarkson, Director, Toronto;
John Massey, Director, Toronto;
Albert E. Gooderham, Director, Toronto;
J. H. G. Hagarty, Director, Toronto;
John Campbell, Director, Edinburgh, Scotland;
R. S. Hudson; John Massey, } Joint General Managers;
George H. Smith, Superintendent of Branches and Secretary, Toronto.

A. Permanent capital stock; total amount authorized, $20,000,000; total amount subscribed, $6,000,000, as more particularly set out in Schedule A hereto.

Schedule A.

Fixed and Permanent Capital Stock.

Description.	No. of shares.	Par value of shares.	Total amount held.	Total amount paid thereon.	Total remaining uncalled.
		$	$	$	
1. Fully called and paid...	600,000	10	6,000,000	6,000,000	.....

LIST OF SHAREHOLDERS AS AT 31st DECEMBER, 1914.

(Not printed.)

BALANCE SHEET AS AT 31ST DECEMBER, 1914.

Dr. Capital and Liabilities.

Capital (Liabilities to Stockholders or Shareholders.)			
A.—Permanent Capital Stock or Shares.			
1. (*a*) Ordinary joint stock capital fully called; total called and total paid thereon	$6,000,000 00		
5. (*e*) Unappropriated profits in respect of (1)	157,420 43		
6. (*f*) Reserve Fund in respect of (1)	4,500,000 00		
			$10,657,420 43
Liabilities to the Public.			
27. Deposits (including unclaimed deposits), right reserved to require 30 days' notice of any withdrawal	$5,158,110 61		
28. Interest on deposits due or accrued or capitalized	92,654 81		
29. Debentures issued and payable in Canada	3,070,898 37		
30. Interest due and accrued on (29)	32,357 16		
31. Debentures issued in Canada, payable elsewhere	12,981,584 33		
32. Interest due and accrued on (31)	69,836 66		
33. Debenture stock issued in Canada, payable elsewhere	419,136 80		
34. Interest due and accrued on (33)	8,404 71		
41. Other liabilities to the public, viz.:			
(*a*) For commissions, unpaid accounts, etc.	6,346 67		
			21,839,330 12
Total liabilities			$32,496,750 55

Cr. Assets.

I.—Assets of which the Corporation is the Beneficial Owner.			
A.—Immovable Property Owned Beneficially by Corporation.			
1. (*a*) Office premises situate as follows:			
2. (i) At Toronto, held in freehold	$181,855 11		
Winnipeg, Man., held in freehold	125,000 00		
Vancouver, B.C., held in freehold	75,000 00		
St. John, N.B., held in freehold	40,000 00		
Edmonton, Alta., held in freehold	75,000 00		
Regina, Sask., held in freehold	125,000 00		
			$621,855 11
B.—Debts secured by Mortgages of Land.			
9. (*a*) Debts (other than item 10) secured by mortgages of land			28,706,314 51
C.—Debts not above enumerated for which the Corporation holds securities, as follows:			
14. (*b*) Debts secured by municipal bonds or debentures, $23,332.80; owned by Corporation, $183,942.13	$207,274 93		
15. (*c*) Public School Debentures owned by Corporation	2,769 75		
16. (*d*) Debts secured by Loan Corporations' Debentures	1,000 00		
17. (*e*) Debts secured by stock or bonds, other than 14 and 15 purchased by Corporation	656,200 00		
20. (*h*) Debts secured only by Permanent Stock or Shares of the Corporation	216,547 83		
22. (*j*) Debts secured by advances on bonds and stocks not owned by Corporation	585,433 55		
			1,669,226 06

BALANCE SHEET.—Continued.

Cr. Assets.

E.—Cash.

31.	(*a*) On hand	$57,916 91	
32.	(*b*) In banks in Canada and in England	1,441,437 96	
			$1,499,354 87
	Total assets		$32,496,750 55

CASH ACCOUNT.

Receipts for the year ending 31st December, 1914.

I.—Received by the Corporation for its Own Use.

A.—Balances from 31st December, 1913.

2.	(i) On hand	$57,523 27	
3.	(ii) In bank	1,843,253 56	
			$1,900,776 83

C.—Receipts on account of Investments, Loans or Debts.

	(*a*) On Mortgages of Realty:	
10.	(i) Principal and charges	3,383,926 41
11.	(ii) Interest	1,882,783 14
	(*b*) On other securities:	
12.	(i) Principal	463,466 14
13.	(ii) Interest or dividends	76,238 38

D.—Receipts from Real Estate Owned Beneficially by Corporation.

17.	(*b*) Corporation's premises, rent and expense account	46,174 55

F.—Borrowed Money.

26.	(*b*) Borrowed by taking deposits	8,557,623 03
27.	(*c*) Borrowed on debentures	1,584,647 82

G.—Receipts from other sources.

30.	(*a*) Bank interest and exchange	42,164 05
	Totals	$17,937,800 35

CASH ACCOUNT.

Expenditure for the year ending 31st December, 1914.

I.—Expended on Corporation Account.

A.—Sums Loaned or Invested on Capital Account.

1.	(*a*) Loaned on mortgages of realty	$3,527,067 23
	(*b*) Loaned or invested in other securities:	
2.	(i) Loaned on bonds and stocks	855,724 13
3.	(ii) Loans on this Corporation's stock	135,601 63
4.	(iii) Bonds and stocks purchased	259,969 42

CASH ACCOUNT.—Continued.

Expenditure for the year ending 31st December, 1914.

B.—Expended on Stock Account.	
8. Dividend paid on permanent stock	$750,000 00
C.—Borrowed money (other than foregoing) or interest thereon paid, viz.:	
18. (*a*) Bank interest and exchange	6,272 10
19. (*b*) Deposits: Principal and interest	8,935,034 12
20. (*c*) Debentures payable in Canada: Principal, $341,949.98; interest, $123,516.55	465,466 53
21. (*d*) Debentures payable elsewhere: Principal, $516,930.61; interest, $539,049.78	1,055,980 39
22. (*e*) Debenture stock issued elsewhere; interest	16,809 42
D.—Management Expenses (other than foregoing).	
25. (*a*) Salaries, wages and fees	255,251 95
27. (*c*) Advances to agents for commission and charges	59,839 82
28. (*d*) Stationery, postage, printing, advertising, etc	37,623 81
29. (*e*) Law costs	796 43
31. (*g*) Travelling expenses and inspection	7,984 15
32. (*h*) Registration fees, Municipal and Government taxes and fees	18,229 31
E.—Other Expenditures, viz.:	
34. (*a*) Corporation's premises, rent and expenses account	39,221 18
35. (*b*) Furniture for office	7,573 86
36. (*c*) Belgian Relief, Patriotic and Red Cross Funds	4,000 00
F.—Balance.	
37. (*a*) Cash on hand and in bank	1,499,354 87
Totals	$17,937,800 35

MISCELLANEOUS STATEMENT FOR THE YEAR ENDING 31ST DECEMBER, 1914.

1. Amount of Debentures maturing in 1915: Issued and payable in Canada, $770,002.97; Issued in Canada, payable elsewhere, $2,629,620.60.
2. Amount of other existing obligations which will mature in 1915: Excluding deposits, none.
3. Amount of securities held by the Corporation which will mature and become payable to the Corporation in 1915: Approximately, $6,000,000.00
4. Average rate of interest per annum paid by the Corporation during 1914: On deposits, 3.5686%; on debentures, 4.192%; on debenture stock, 4%.
5. Average rate of interest per annum received by the Corporation during 1914:
   (*a*) On mortgages of realty; (*b*) On other securities:
   (i) Owned beneficially by the Corporation: (*a*) 7.15%; (*b*) 5½ to 6½%.
   (ii) Not owned beneficially: (*a*) None; (*b*) none.
6. Of the mortgages owned beneficially by the Corporation, $9,357,734.15 is on realty situate in Ontario, and $19,348,580.36 is on realty situate elsewhere.
7. Of the mortgages not owned beneficially by the Corporation, —— is on realty situate in Ontario, and —— is on realty situate elsewhere.
8. Loans written off or transferred to real estate account during 1914, viz.:
   (i) Funds or securities owned beneficially, none.
   (ii) Not so owned, none.
9. Number and aggregate amount of mortgages upon which compulsory proceedings have been taken by the Corporation in 1914, viz.:
   (i) Owned beneficially: Number, 261; Amount, $435,782.00.
   (ii) Not so owned: Number, ——; Amount, ——.

10. Aggregate market value of land mortgaged to the Corporation:
    (i) Mortgages owned beneficially: Approximately, $60,000.00.
    (ii) Not so owned: ——.
11. How often are the securities held by the Corporation valued? Once a year.
12. (*a*) Specify the officers of the Corporation who are under bond and for what sum respectively. All officers and employees holding responsible positions give bonds or security satisfactory to Corporation for $1,000 to $5,000 each.
    (*b*) Are the said bonds executed by private sureties or by Guarantee Companies? Largely Guarantee Companies; some by private individuals.
13. Date when the accounts of the Corporation were last audited. As at 31st December, 1914.
14. Names and addresses of the auditors respectively for 1914 and for 1915 (if appointed):
    For 1914: E. A. Osler, A.C.A., and Henry Barber, F.S.A.A., Chartered Accountants.
    For 1915: Same as 1914.
15. What were the dividend days of the Corporation in 1914, and what rate or rates of dividend were paid on those days respectively? January 2nd, April 1st, July 2nd, October 1st and dividend of January 2nd, 1915, paid December 24th, all at 2½%.
16. What is the date appointed for the Annual Meeting? January 28th, 1915. Date of last Annual Meeting: February 4th, 1914.
17. Special General Meetings held in 1914: Dates, ——.

THE CANADIAN MORTGAGE INVESTMENT COMPANY.

Head Office, Toronto, Ontario.

Incorporated under special Act of Canada, 62-3 Vict., c. 103. (Decl. Book II., 92).

Annual Statement

Of the condition and affairs of the Canadian Mortgage Investment Company, of Toronto, Ont., at the 31st December, 1914, and for the year ending on that day, made to the Registrar of Loan Corporations for the Province of Ontario, pursuant to the laws of the said Province.

The head office of the Company is at No. 10 Adelaide Street East, in the City of Toronto, in the Province of Ontario.

The Board is constituted of seven directors holding office for one year.

The directors and chief executive officers of the Corporation on the 31st December, 1914, were as follows, together with their respective terms of office:

L. A. Hamilton, President, Lorne Park:	January 1st, 1914;	December 31st, 1914.
H. S. Osler, K.C., Vice-President, Toronto;	"	"
S. G. Beatty, Director, Toronto;	"	"
D. B. Hanna, Director, Toronto;	"	"
Joseph Henderson, Director Toronto	"	"
Hon. Wallace Nesbitt, K.C., Director, Toronto;	"	"
F. W. G. Fitzgerald, Managing Director, Toronto;	"	"

A. Permanent capital stock: Total amount authorized, $5,000,000; total amount subscribed, $1,506,000, as more particularly set out in Schedule A hereto.

Schedule A.

Class 2.—Fixed and permanent Capital Stock created by virtue of Joint Stock Companies' Acts or Private Acts.

Description.	Total amount issued and subsisting at 31st December, 1914.			Total amount of actual payments thereon.	Total amount unpaid and constituting an asset of the Corporation.
	No. of shares.	Par value of shares.			
		$	$	$ c.	$
1. Fully called.....	9,008	100	900,800	900,800 00	.....
2. 50% called.....	4,566	100	456,600	231,085 00	225,515 00
4. Shares payable at fixed dates.....	1,486	100	148,600	69,317 91	79,282 09
Totals.....	15,060	.....	1,506,000	1,201,202 91	304,797 09

LIST OF SHAREHOLDERS AS AT 31st DECEMBER, 1914.

(Not printed.)

BALANCE SHEET AS AT 31st DECEMBER, 1914.

Dr. Capital and Liabilities.

Capital (Liabilities to Stockholders or Shareholders).		
A.—Permanent Capital Stock or Shares.		
1. (*a*) Ordinary joint stock capital fully called; total called, $900,800.00; total paid thereon	$900,800 00	
2. *b*) Ordinary joint stock capital, 50 per cent. called; total called, $228,300.00; total paid thereon	231,085 00	
3. (*cc*) Accrued dividends on (2)	7,069 86	
4. (*d*) Dividends declared in respect of (1), (2), but not yet paid	34,024 62	
8. (*h*) Instalment permanent stock (payable by fixed periodical payments); total subscribed, $148,600; on which has been paid	69,317 91	
9. (*i*) Dividends declared on (8) but not paid	1,668 49	
C.—Liabilities to Shareholders other than already shown under A or B.		
26. Profit and loss	13,830 24	
Reserve fund	340,000 00	
Contingent fund (as provision for Depreciation in stocks owned)	15,000 00	
		$1,612,796 12
Liabilities to the Public.		
29. Debentures issued in Canada	$55,684 73	
31. Debentures issued elsewhere than in Canada	678,316 90	
32. Interest due and accrued on (31)	4,144 22	
40. Unclaimed dividends	15 00	
42. (*a*) Accounts payable	6,692 74	
		744,853 59
Total liabilities		$2,357,649 71

Cr. Assets.

I.—Assets of which the Corporation is the Beneficial Owner.		
A.—Immovable Property Owned Beneficially by Corporation.		
1. (*a*) Premises acquired for office purposes, including fittings:		
2. (1) At Toronto, held in freehold	$256,480 84	
		$256,480 84
B.—Debts secured by Mortgages of Land.		
9. (*a*) Debts (other than item 10) secured by mortgages of land	$1,799,167,33	
10. (*b*) Debts secured by mortgaged land held for sale	21,264 65	
		1,820,431 98
C.—Debts not above enumerated for which the Corporation holds securities as follows:		
20. (*h*) Debts secured only by permanent stock or shares of the Corporation		1,947 43

BALANCE SHEET.—Continued.

Cr. Assets.

E.—Cash.

31. (*a*) On hand		$400 00	
32. (*b*) In banks in Toronto and elsewhere		86,011 61	
			$86,411 61

F.—Assets not hereinbefore mentioned.

37. (*a*) Fully paid stocks and bonds owned by the Company		$189,538 87	
38. (*b*) Rents receivable		634 16	
39. (*c*) Accounts receivable		2,204 82	
			192,377 85
Total assets			$2,357,649 71

CASH ACCOUNT.

Receipts for the year ending 31st December, 1914.

I.—Received by the Corporation for Its Own Use.

A.—Balance from 31st December, 1913.

	(Col. 1)	(Col. 2)	(Col. 3)	(Col. 4)
2. (i) On hand	.....	.....	$455 79	
3. (ii) In bank	.....	.....	34,888 63	
B.—Sums received wholly or partly on Capital Stock.				
8. (*e*) Received on account of stock payable by fixed instalments	.....	.....	6,460 86	
C.—Receipts on account of investments, loans or debts.				
(*a*) Mortgages of Realty:				
10. (i) Principal	.....	.....	227,619 46	
11. (ii) Interest	$167,931 90	.....	.....	
(*b*) On other securities:				
12. (i) Principal	.....	.....	8,031 30	
13. (ii) Interest or dividends	8,189 99	.....	.....	
D.—Receipts from Real Estate Owned Beneficially by Corporation				
16. (*a*) Sales	.....	.....	1,130 00	
17. (*b*) Rents	21,358 06	.....	.....	
E.—Miscellaneous.				
18. (*a*) Commission, brokerage, etc.	2,540 31	.....	.....	

CASH ACCOUNT.—Continued.

Receipts for the year ending 31st December, 1914.

	(Col. 1)	(Col. 2)	(Col. 3)	(Col. 4)
F.—Borrowed Money.				
27. (*c*) Borrowed on debentures	.....	$90,561 60	.....	
G.—Receipts from other sources, viz.:				
30. (*b*) Borrowers' insurance, taxes, etc.....	.....	.....	$10,820 69	
Sundry acounts	$1,892 98	.....	675 19	
Totals.....	$201,913 24	$90,561 60	$290,081 92	$582,556 76

CASH ACCOUNT.

Expenditure for the year ending 31st December, 1914.

	(Col. 1)	(Col. 2)	(Col. 3)	(Col. 4)
Expended on Corporation Account.				
A.—Sums loaned or invested on Capital Account.				
1. (*a*) Loaned on mortgages of realty	.....	.....	$225,497 33	
(*b*) Loaned or invested in other securities, viz.:				
2. (i) Debentures issued in Canada	.....	.....	35,939 99	
7. (*d*) Incumbrances on realty paid off	$879 36	.....	558 55	
(*e*) Insurance or taxes advanced on property mortgaged to the Corporation	2,171 21	.....	24,807 48	
B.—Expended on Stock Account.				
8. Dividends paid on permanent stock	67,604 92			
C.—Borrowed Money (other than foregoing) or Interest thereon paid, viz.:				
18. (*a*) Bank account	.....	$27,495 71		
20. (*c*) Debentures issued in Canada: Principal, $1,500.00; Interest, $2,560.41	2,560 41	1,500 00		
21. (*d*) Debentures issued elsewhere: Principal, $27,739.99; Interest, $28,744.89	28,744.89	27,739 99		
D.—Management expenses (other than foregoing).				
25. (*a*) Salaries, wages and fees....	23,386 38			
26. (*b*) Commission to agents.....	5,285 71			
28. (*d*) Stationery, postage, printing and advertising	3,836 40			
29. (*e*) Law costs	299 53			
30. (*f*) Taxes (other than in 7 and 32) and rates	508 17			

CASH ACCOUNT.—Continued.

Expenditure for the year ending 31st December, 1914.

	(Col. 1)	(Col. 2)	(Col. 3)	(Col. 4)
31. (*g*) Travelling expenses	$1,454 87			
32. (*h*) Registration fees and Government taxes	1,355 39			
33. (*i*) Other management expenditure: Commission on funds loaned and borrowed	3,376 13			
E.—Other Expenditure, viz.:—				
34. (*a*) Expense of Corporation premises.....	9,495 15			
35. (*b*) Sundry expenses	900 00	$172 39	$575 19	
F.—Balance.				
37. (*a*) Cash on hand in banks.....	.....	.....	86,411 61	
Totals.....	$151,858 52	$56,908 09	$373,790 15	$582,556 76

Miscellaneous Statement for the Year Ending 31st December, 1914.

1. Amount of Debentures maturing in 1915: Issued in Canada, $2,800.00; Issued elsewhere, $108,721.33.
2. Amount of other existing obligations which will mature in 1915, none.
3. Amount of securities held by the Corporation which will mature and become payable to the Corporation in 1915, none; a portion of principal repayable monthly.
4. Average rate of interest per annum paid by the Corporation during 1914: On deposits, none; on debentures, 4½%; on debenture stock, none.
5. Average rate of interest per annum received by the Corporation during 1914:
   (*a*) On mortgages of realty; (*b*) On other securities.
   (i) Owned beneficially by the Corporation: (*a*) 8%; (*b*) 5%.
   (ii) Not owned beneficially: (*a*) None; (*b*) none.
6. Of the mortgages owned beneficially by the Corporation, $104,275.24 is on realty situate in Ontario, and $1,694,892.09 is on realty situate elsewhere.
7. Of the mortgages not owned beneficially by the Corporation none is on realty situate in Ontario, and none is on realty situate elsewhere.
8. Loans written off or transferred to real estate account during 1914, viz.:
   (i) Funds or securities owned beneficially, $10,046.09.
   (ii) Not so owned, none.
9. Number and aggregate amount of mortgages upon which compulsory proceedings have been taken by the Corporation in 1914, viz.:
   (i) Owned beneficially: Number, 25; amount, $32,650.00.
   (ii) Not so owned: Number, none; amount, none.
10. Aggregate market value of land mortgaged to the Corporation:
   (i) Mortgages owned beneficially, $6,090,000.00.
   (ii) Not so owned, none.
11. How often are the securities held by the Corporation valued? Revalued in all doubtful cases.
12. (*a*) Specify the officers of the Corporation who are under bond and for what sum respectively: All officers and other employees holding important positions give bonds and securities satisfactory to the Company.
   (*b*) Are the said bonds executed by private sureties or by Guarantee Companies? Guarantee Companies and approved private sureties.
13. Date when the accounts of the Corporation were last audited. 31st December, 1914.
14. Names and addresses of the auditors respectively for 1914 and 1915 (if appointed):
   For 1914: Price, Waterhouse & Co., C.A.
   For 1915: Price, Waterhouse, C.A.
15. What were the dividend days of the Corporation in 1914 and what rate or rates of dividend were paid on those days respectively? 2nd January and 2nd July, 6% per annum.
16. What is the date appointed for the Annual Meeting? 3rd February, 1915. Date of last Annual Meeting? 4th February, 1914.
17. Special General Meetings held in 1914: Dates, none.

THE CENTRAL CANADA LOAN AND SAVINGS COMPANY.

Head Office, Peterborough, Ontario.

Constating Instruments.

The former Provincial Company, incorporated 1884, 7th March, L.P. of Ontario. (Lib. 16, No. 67.)

1890, 53 V. c. 129 (O.); fixes the capital stock at $5,000,000, divided into 50,000 shares of $100 each; (sec. 1), confirms the purchase of the assets of the Peterborough Real Estate Investment Co., Limited; secs. 2-4 sanction the issue of debenture stock; secs. 5-12 authorize agencies in the United Kingdom; (13) defines the limit of borrowing powers.

1893, 8th June, Letters Patent of Ontario amending the foregoing Letters Patent.

1897, May 6th, Letters Patent of Ontario so amending the foregoing Letters Patent as to give the Company the status of a Loan Company (and not the status of a Loaning Land Company) under the Loan and Trust Corporations Act.

Dominion Company of same name incorporated by 61 V. c. 97 (D.), assets of Provincial Company transferred to Dominion Company by 63 V. c. 130 (Ontario).

Annual Statement

Of the conditions and affairs of the Central Canada Loan and Savings Company at the 31st December, 1914, and for the year ending on that day, made to the Registrar of Loan Corporations for the Province of Ontario, pursuant to the laws of the said Province.

The head office of the Corporation is at No. 437 George Street, in the City of Peterborough, in the Province of Ontario.

The Board is constituted of nine directors, holding office for one year.

The directors and chief executive officers of the Corporation at the 15th January, 1915, were as follows, together with their respective terms of office:—

E. R. Wood, President, and Managing Director, Toronto;	January 15th, 1915;	January 14th, 1916.
H. C. Cox, Vice-President, Toronto;	"	"
G. A. Morrow, Vice-President and Assistant Manager, Toronto;	"	"
Sir Thomas W. Taylor, Director, Hamilton;	"	"
W. G. Morrow, Director, Peterborough, Ont.;	"	"
Richard Hall, Director, Peterborough, Ont.;	"	"
F. C. Taylor, Director, Lindsay, Ont.;	"	"
Sir Wm. MacKenzie, Director, Toronto;	"	"
E. T. Malone, K.C., Director, Toronto;	"	"
W. S. Hodgens, Secretary, Toronto;	"	"

A. Permanent capital stock: Total amount authorized, $5,000,000; total amount subscribed, $2,500,000, as more particularly set out in Schedule A hereto.

Schedule A.

Class 2.—Fixed and permanent capital stock created by virtue of Joint Stock Companies' Acts or Private Acts.

Last call made:—Date, December 20th, 1911; rate per cent., premium of 50%; gross amount, $250,000; amount paid thereon, $375,000.

Description.	No. of shares.	Par value.	Total amount held.	Total amount paid thereon.
		$	$	$
1. Fully called.....	15,625	100	1,562,500	1,562,500
2. 20 per cent. called....	9,375	100	937,500	187,500
Totals.....	25,000	.....	2,500,000	1,750,000

LIST OF SHAREHOLDERS AS AT 31st DECEMBER, 1914.

(Not printed.)

BALANCE SHEET AS AT 31ST DECEMBER, 1914.

Dr. Capital and Liabilities.

Capital (Liabilities to Stockholders or Shareholders).

A.—Permanent Capital Stock or Shares.

1. (*a*)	Ordinary joint stock capital fully called; total called, $1,562,500; total paid thereon	$1,562,500 00	
2. (*b*)	Ordinary joint stock capital, 20 per cent. called, $187,500; total paid thereon	187,500 00	
4. (*d*)	Dividend declared in respect of (1) and (2), but not yet paid	43,750 00	
5. (*e*)	Unappropriated profits in respect of (1) and (2)	84,190 40	
6. (*f*)	Reserve fund in respect of (1 and (2)	1,750,000 00	
			$3,627,940 40

Liabilities to the Public.

27.	Deposits, right reserved to require 30 days' notice of any withdrawal	$1,660,998 09	
29.	Debentures issued in Canada	1,572,057 68	
30	Interest due and accrued on (29)	30,260 75	
31.	Debentures issued elsewhere than in Canada	2,941,519 32	
32.	Interest due and accrued on (31)	17,433 69	
			6,222,269 53
	Total liabilities		$9,850,209 93

Cr. Assets.

I.—Assets of which the Corporation is the Beneficial Owner.

A.—Immovable Property Owned Beneficially by Corporation.

1. (*a*)	Office premises situate as follows:		
2.	(1) At Toronto, and other real estate with rents due, held in freehold		$180,591 79

B.—Debts secured by Mortgages of Land.

9. (*a*)	Debts (other than item 10) secured by mortgages of land	$1,294,450 20	
11. (*c*)	Interest due or accrued on item (9), not included therein	53,667 24	
			1,348,117 44

C.—Debts not above enumerated for which the Corporation holds securities, as follows:

22. (*j*)	Debts secured by collateral security of bonds and stocks	$1,992,421 94	
26. (*n*)	Interest due or accrued on item (22) and not included therein	42,681 99	
			2,035,103 93

E.—Cash.

31. (*a*)	On hand	$162,988 05	
32. (*b*)	In banks and Loan Company:		
	In Canada	$794,769 53	
	Less a bank overdraft	78,439 98	
		716,329 55	
			879,317 60

BALANCE SHEET.—Continued.

Cr. Assets.

F.—Assets not hereinbefore mentioned.

37.	(*a*) Securities owned beneficially by Company	$5,339,229 61		
	Interest	67,849 56		
				$5,407,079 17
	Total assets			$9,850,209 93

CASH ACCOUNT.

Receipts for the year ending 31st December, 1914.

I.—Received by the Corporation for its Own Use.

A.—Balance from 31st December, 1913.

	Cash (not already shown under (1)):		
2.	(i) On hand	$183,803 98	
3.	(ii) In bank	523,080 69	
			$706,884 67

C.—Receipts on account of Investments, Loans or Debts.

	(*a*) On mortgages of realty:		
10.	(i) Principal	.....	155,032 07
11.	(ii) Interest, including interest on loans on stocks	$229,977 62	
	(iii) Insurance, taxes, etc., advanced by Company	.....	3,990 38
	(*b*) On other securities, viz.: Bonds, stocks and debentures owned by Company:		
12.	(i) Principal	.....	1,182,990 36
13.	(ii) Interest or dividends and special profits on bonds and stocks purchased and sold	286,362 67	
			516,340 29
	(*c*) Loans on bonds, stocks and debentures:		
14.	(i) Principal	.....	6,638,671 88
13.	(ii) Interest, included in item 11, part (ii).		

D.—Receipts from Real Estate Owned Beneficially by Corporation.

16.	(*a*) Sales (not included in any of the foregoing items)	.....	30 00
17.	(*b*) Rents	$7,271 77	
			7,271 77

F.—Borrowed Money.

26.	(*b*) Borrowed by taking deposits	15,022,165 46
27.	(*c*) Borrowed on debentures (currency)	150,335 76
28.	(*d*) Borrowed on debentures (sterling)	658,921 96
	Totals	$25,042,634 60

CASH ACCOUNT.

Expenditure for the year ending 31st December, 1914.

Expended on Corporation Account.

A.—Sums Loaned or Invested on Capital Account.

			(Col. 4)
1.	(*a*) Loaned on mortgages of realty		$175,013 87
	(*b*) Loaned or invested in other securities:		
2.	(i) Loans on security of bonds, stocks and debentures		6,140,302 20
3.	(ii) Purchase of bonds, stocks and debentures		1,363,145 51
6.	(*c*) Real estate purchased		127 04
7.	(*e*) Insurance or taxes advanced on property mortgaged to the Corporation		3,955 12

B.—Expended on Stock Account.

8.	Dividends paid on permanent stock		175,000 00

C.—Borrowed Money (other than foregoing) or interest thereon paid, viz.:

18.	(*a*) Bank account interest on overdraft	$3,780 08		
19.	(*b*) Deposits: Principal, $14, 921,459.63; interest, $69,778.97	69,778 97	14,921,459 63	
20.	(*c*) Debentures issued in Canada: Principal, $362,261.22; interest, $69,857.27	69,857 27	362,261 22	
21.	(*d*) Debentures issued elsewhere: Principal, $650,726.62; interest, $126,569.68	126,569 68	650,726 52	
			269,986 00	

D.—Management Expenses (other than foregoing).

25.	(*a*) Salaries, wages and fees and special tax	$41,811 00	
26.	(*b*) Commission or brokerage expenses *re* money borrowed or loaned	13,897 93	
27.	(*c*) Special tax	2,187 50	
28.	(*d*) Stationery, postage, printing and advertising	6,081 13	
29.	(*e*) Law costs	126 10	
30.	(*f*) Fuel, rent, taxes (other than 7 and 32) and rates	8,486 23	
32.	(*h*) Registration fee	250 00	
33.	(*i*) Directors' compensation for 1914	28,500 00	
			101,339 89

F.—Balance.

37.	(*a*) Cash on hand and in banks and Loan Company	879,317 60
	Total	$25,042,634 60

Miscellaneous Statement for the Year Ending 31st December, 1914.

1. Amount of Debentures maturing in 1915: Issued in Canada, $110,400.13. Issued elsewhere, £178,446 6s. 1d.
2. Amount of other existing obligations which will mature in 1915, none. No securities maturing in 1915 but stock loans.
3. Amount of securities held by the Corporation which will mature and become payable to the Corporation in 1915: Amounting to $2.035,103.93, subject to call.
4. Average rate of interest per annum paid by the Corporation during 1914: On deposits, 3½%; on debentures, currency, 4%, sterling, 4.277%; on debenture stock, none.
5. Average rate of interest per annum received by the Corporation during 1914: (*a*) On mortgages of realty; (*b*) On other securities:
   (i) Owned beneficially by the Corporation: (*a*) 5.908%; (*b*) Fluctuates.
   (ii) Not owned beneficially: (*a*) None; (*b*) None.

6. Of the mortgages owned beneficially by the Corporation $1,153,854.97 is on realty situate in Ontario, and $145,500.00 is on realty situate elsewhere.
7. Of the mortgages not owned beneficially by the Corporation none is on realty situate in Ontario, and none is on realty situate elsewhere.
8. Loans written off or transferred to real estate account during 1914, viz.:
   (i) Funds or securities owned beneficially, none.
   (ii) Not so owned, none.
9. Number and aggregate amount of mortgages upon which compulsory proceedings have been taken by the Corporation in 1914, viz.:
   (i) Owned beneficially: Number, 1; Amount, $2,350.00.
   (ii) Not so owned: Number, none; Amount, none.
10. Aggregate market value of land mortgaged to the Corporation:
   (i) Mortgages owned beneficially, $3,385,687.00.
   (ii) Not so owned, none.
11. How often are the securities held by the Corporation valued? Doubtful loans watched closely. Bonds and stocks and loans on stocks watched daily.
12. (*a*) Specify the officers of the Corporation who are under bond and for what sum respectively. All officers and clerks. In sums ranging from $1,000 to $10,000. Amounting in all to $118,500.00.
   (*b*) Are the said bonds executed by private sureties or by Guarantee Companies? Guarantee Companies.
13. Date when the accounts of the Corporation were last audited, December 31st, 1914, and running monthly audit during the year.
14. Names and addresses of the auditors respectively for 1914 and 1915 (if appointed):
   For 1914: Walter Sterling, Toronto; Jas. Hall, Peterborough.
   For 1915: Walter Sterling, Toronto; Jas. Hall, Peterborough.
15. What were the dividend days of the Corporation in 1914 and what rate or rates of dividend were paid on those days respectively? 10% dividend paid quarterly on 18th January, April, July and October.
16. What is the date appointed for the Annual Meeting? January 15th, 1915. Date of last Annual Meeting? January 14th, 1914.
17. Special General Meetings held in 1914: Dates, none.

THE CREDIT FONCIER FRANCO-CANADIEN.

Head Office, 35 St. James Street, Montreal.

As to the Paris Board of Management ("Paris Committee,"), sec. 43-4 V., cap. 60 (Q.), secs. 30-35. 47 V., c. 62 (Q.), Sched. A, Art. 51, enacts as follows: "The general meetings shall be held before the 31st day of May in each year, either at the head office or at Paris in France, according as there may be more shares to order held and stock certificates to bearer deposited in the Province of Quebec or in France, thirty days before the meeting."

By resolution passed at a special general meeting of the Company, held pursuant to article 52 of the by-laws at Paris, France, on the 12th December, 1907, the directors were authorized to increase the capital stock from 25,000,000 francs ($5,000,000) to 40,000,000 ($8,000,000) by the issue of 30,000 new shares of 500 francs ($100) each.

Agent for Ontario: William Edwin Long, Toronto.

Constating Instruments.

43-4 V., c. 60, Province of Quebec: An Act to incorporate the Company. Schedule A to the Act contains the original constitution and laws of the Company: See Act of Quebec (1884), 47 V., c. 52, infra.

44 V., c. 58, Dominion of Canada. Section 13 defines the Company's borrowing powers. (See also 62-63 Vic., c. 41 (D.), s. 20.)

44 V., c. 51, Province of Ontario, empowers the Company to establish branch offices in Ontario, to lend money, hold real estate in the Province, etc.

45 V., c. 84, Province of Quebec, amends 43-4 Vic., c. 60 (Q.).

46 V., c. 85, Dominion of Canada, assimilates the powers of the Company to those of other Loan Companies.

47 V., c. 62, Province of Quebec. Schedule A to the Act contains the revised constitution and laws of the Company.

55-56 V., c. 29 (D. Criminal Code, 1892), by sec. 205 (6 d) exempts the Company from the general law prohibiting lotteries.

63 V. (1900), c. 74, Province of Quebec. An Act to amend the Charter of the Credit Foncier Franco-Canadien.

Annual Statement

Of the condition and affairs of the Credit Foncier Franco-Canadien (Loan Company) of Montreal, at the 31st December, 1914, and for the year ending on that day, made to the Registrar of Loan Corporations for the Province of Ontario, pursuant to the laws of the said Province.

The head office of the Corporation is at No. 35 St. James Street, in the City of Montreal in the Province of Quebec.

The chief agency for Ontario is situated at 42 Victoria Street, in the City of Toronto, in the Province of Ontario.

The chief agent and attorney for Ontario is Wm. Edwin Long, and his address is 42 Victoria Street, Toronto, in the Province of Ontario.

The board is constituted of eleven directors holding office for three years.

The directors and chief executive officers at the 31st December, 1914, were as follows, together with their respective terms of office:

J. H. Thors, President, Paris, France;	May, 1912;	May, 1915.
Hon. J. A. Ouimet, Vice-President, Montreal;	" 1912;	" 1915.
Hon. Sir A. R. Angers, Director, Montreal;	" 1912;	" 1915.
Rene Brice, Director, Paris, France	" 1913;	" 1916.
Count Moise de Camondo, Director, Paris, France;	" 1913;	" 1916.
A. Denfert Rochereau, Director, Paris, France;	" 1914;	" 1917.
H. Laporte, Director, Montreal;	" 1914;	" 1917.
J. E. Moret, Director, Paris, France;	" 1913;	" 1916.
Dr. E. Persillier Lachapelle, Director, Montreal;	" 1912;	" 1915.
Ch. Cahen d'Anvers, Paris, France;	" 1914;	" 1917.
L. Escoffier, Director, Paris, France;	" 1913;	" 1915.

M. Chevalier, General Manager, Montreal.
T. R. Nelson, Assistant Manager, Montreal.
J. Theo. Leclerc, Secretary, Montreal.

A. Permanent capital stock: Total amount authorized, Fcs. 50,000,000—$9,647,667.19; total amount subscribed, Fcs. 50,000,000—$9,647,667.19, as more particularly set out in Schedule A hereto.

SCHEDULE A.

Class 2.—Fixed and permanent capital stock created by virtue of Joint Stock Companies Act or Private Acts.

Description.	No. of shares.	Par value of shares.	Total amount held.	Total amount paid thereon.	Total remaining unpaid on calls.
		Francs.	Francs.	$	
2. 50 per cent called	100,000	500	50,000,000	4,823,833 59	.....
	100,000	.....	$9,647,667 19	4,823,833 59	.....

LIST OF SHAREHOLDERS AS AT 31ST DECEMBER, 1914.
(Not printed.)

BALANCE SHEET AS AT 31ST DECEMBER, 1914.

Dr. Capital and Liabilities.

Capital (Liabilities to Stockholders or Shareholders).

A.—Permanent Capital Stock or Shares.

2. (*b*) Ordinary joint stock capital 50 per cent. called; total called, $4,823,833.59; total paid thereon	$4,823,833 59	
4. (*d*) Dividend declared in respect of (2), but not yet paid.	19,976 51	
5. (*e*) Unappropriated profits in respect of (2)	1,185,791 60	
6. (*f*) Reserve fund in respect of (2)	3,040,802 43	
		$9,070,404 13

Liabilities to the Public.

31. Debentures issued elsewhere than in Canada	$38,183,700 34	
32. Interest accrued on (31)	309,442 69	
39. Due on loans in process of completion or to pay assumed mortgages	153,397 08	
41. Other liabilities to the public, viz.:		
42. (*a*) Due on debentures and coupons not yet presented	551,846 97	
44. (*c*) Sundries	188,649 78	
		39,387,036 86
Total liabilities		$48,457,440 99

BALANCE SHEET.—Continued.

Cr. Assets.

I.—Assets of which the Corporation is the Beneficial Owner.

A.—Immovable Property Owned Beneficially by the Corporation.

1.	(*a*) Office premises situate as follows: At Montreal, Quebec, held in freehold	$200,000 00	
2.	(i) At Quebec, Quebec	10,000 00	
3.	(ii) At Vancouver, British Columbia	400,000 00	
4.	(iii) At Edmonton, Alta.	50,000 00	
	(iv) At Regina, Saskatchewan	60,000 00	
5.	(*b*) Freehold land (including building) other than foregoing	34,272 87	
			$754,272 87

B.—Debts secured by Mortgages of Land.

9.	(*a*) Debts (other than item 10) secured by mortgages of land	$42,187,488 29	
11.	(*c*) Interest due on item 9 and not included therein....	462,000 39	
	Interest accrued on item 9, but not yet due	272,996 56	
			42,922,485 24

C.—Debts not above enumerated for which the Corporation holds securities as follows:

14.	(*b*) Debts secured by municipal bonds or debentures ..	$163,346 94	
15.	(*c*) Debts secured by Public School debentures	240,786 66	
20.	(*h*) Debts secured only by permanent stock or shares of the Corporation	3,593 74	
22.	(*j*) Call loans	750,834 22	
23.	(*k*) Debts secured by debentures of incorporated companies	1,301,865 10	
			2,460,426 66

E.—Cash.

31.	(*a*) On hand	$15,485 63	
32.	(*b*) In banks	2,013,224 21	
			2,028,709 84

F.—Assets not hereinbefore mentioned.

42.	(*f*) Sundries	291,546 38
	Total assets	$48,457,440 99

CASH ACCOUNT.

Receipts for the year ending 31st December, 1914.

For the Province of Ontario only.

I.—Received by the Corporation for its Own Use.

A.—Balance from 31st December, 1913.

	(Col. 3)	(Col. 4)
2. Cash on hand and in banks	.....	$45,361 03

CASH ACCOUNT.—Continued.

Receipts for the year ending 31st December, 1914.

C.—Receipts on account of Investments, Loans or Debts.

	(*a*) On mortgages of realty:		
10.	(i) Principal	$299,853 26	
11.	(ii) Interest	254,511 73	
.	(iii) Insurance, etc., advanced borrowers, and repaid	3,836 67	
	(*b*) On other securities:		
12.	(i) Principal	298,343 50	
13.	(ii) Interest	9,587 71	
			$866,132 87

E.—Miscellaneous.

18.	(*a*) Commission	$405 88	
19.	(*b*) Premium or bonus on loans	1,103 05	
			1,508 93

G.—Receipts from other sources.

30.	(*a*) Received from Head Office	543,269 20
	Total	$1,456,272 03

CASH ACCOUNT.

Expenditure for the year ending 31st December, 1914.

For the Province of Ontario only.

I.—Expended on Corporation Account.

A.—Sums Loaned or Invested on Capital Account.

		(Col. 3)	(Total Col. 4)
1.	(*a*) Loaned on mortgages of realty	$924,325 00	
	(*b*) Loaned or invested in other securities, viz.:		
2.	(i) On stocks and bonds	381,365 50	
7.	(*e*) Insurance, etc., advanced on property and mortgage to the Corporation	3,346 51	
			$1,309,037 01

D.—Management Expenses (other than foregoing).

		(Col. 1)	
25.	(*a*) Salaries, wages and fees	$8,837 28	
26.	(*b*) Commission or brokerage	4,236 00	
28.	(*d*) Stationery, postage, printing and advertising	515 81	
29.	(*e*) Law costs	52 00	
30.	(*f*) Fuel, rent, taxes (other than in 7 and 32) and rates	2,906 09	
31.	(*g*) Travelling expenses	142 78	
32.	(*h*) Registration fees	300 00	
33.	(*i*) Ontario Government tax	4,944 63	
			21,934 59

F.—Balance.

37.	(*b*) Cash on hand and in banks	125,300 43
	Total	$1,456,272 03

MISCELLANEOUS STATEMENT FOR THE YEAR ENDING 31ST DECEMBER, 1914.

1. Amount of debentures maturing in 1915: Issued in Canada, none; issued elsewhere, a certain number are retired from circulation each year by drawing.
2. Amount of other existing obligations which will mature in 1915: none.
3. Amount of securities held by the Corporation which will mature and become payable to the Corporation in 1915: No special record kept of loans maturing each year.
4. Average rate of interest per annum paid by the Corporation during 1914: On deposits, none; on debentures, 4.90%; on debenture stock, none.
5. Average rate of interest per annum received by the Corporation during 1914: (*a*) on mortgages of realty; (*b*) on other securities; (*i*) owned beneficially by the Corporation; (*a*) about 6.59%; (*b*) about 5%; (*ii*) not owned beneficially; (*a*) all securities are owned beneficially.
6. Of the mortgages owned beneficially by the Corporation, $4,468,383.60 is on realty situate in Ontario, and $37,719,104.69 is on realty situate elsewhere.
7. Of the mortgages not owned beneficially by the Corporation: none is on realty situate in Ontario, and none is on realty situate elsewhere.
8. Loans written off or transferred to real estate account during 1914, viz.: (*i*) funds or securities owned beneficially, $29,943.34; (*ii*) not so owned, none.
9. Number and aggregate amount of mortgages upon which compulsory proceedings have been taken by the Corporation in 1914, viz.:
   (i) Owned beneficially: No. 39; amount, $53,511.86.
   (ii) Not so owned: none; amount, none.
10. Aggregate market value of land mortgaged to the Corporation:
   (i) Mortgages owned beneficially, $84,500,000.00.
11. How often are the securities held by the Corporation valued? At no regular periods.
12. (*a*) Specify the officers of the Corporation who are under bond and for what sum respectively: General Manager to the extent of 100 shares of the Company, and the Directors to the extent of 50 shares each.
13. Date when the accounts of the Corporation were last audited: 2nd March, 1915.
14. Names and addresses of the auditors respectively for 1914 and for 1915 (if appointed):
   For 1914: J. O. Gravel and T. Bienvena, both of Montreal.
   For 1915: J. O. Gravel and T. Bienvena, both of Montreal.
15. What were the dividend days of the Corporation in 1914, and what rate or rates of dividend were paid on those days respectively? 1st June, 1914, on base of 10.40%.
16. What is the date appointed for the Annual Meeting? May, 1915. Date of last Annual Meeting? 18th May, 1914.
17. Special General Meetings held in 1914: Dates, none.

CROWN SAVINGS AND LOAN COMPANY.

Head Office, Petrolea, Ontario.

Constating Instruments.

Incorporated under the Building Societies Act, R.S.O. 1877, c. 164, by declaration filed with the Clerk of the Peace for the County of Lambton, 30th January, 1882.

The lending and borrowing powers of the Company are now governed by the Loan and Trust Corporations Act, R.S.O., 1914, Chap. 184.

Annual Statement

Of the condition and affairs of the Crown Savings and Loan Company of Petrolea at the 31st December, 1914, and for the year ending on that day, made to the Registrar of Loan Corporations for the Province of Ontario, pursuant to the laws of the said Province.

The head office of the Corporation is at the Town of Petrolea in the Province of Ontario.

The Board is constituted of nine directors holding office for one year.

The directors and chief executive officers of the Corporation at the 31st December, 1914, were as follows, together with their respective office:

J. L. Englehart, President, Toronto;	February 5th, 1914;	February 4th, 1915.
C. O. Fairbank, Vice-President, Petrolea;	"	"
Charles Egan, Director, Petrolea;	"	"
G. G. Moncrieff, Director, Petrolea;	"	"
Joseph McCormick, Director, Kertch;	"	"
Wm. Mackesy, Director, Oil City;	"	"
Robert Jackson, Director, Petrolea;	"	"
B. P. Corey, Director, Petrolea;	"	"
C. Egan, Manager, Petrolea;	"	"

A. Permanent capital stock: Total amount authorized, $1,000,000; total amount subscribed $231,050.00, as more particularly set out in Schedule A hereto.

Schedule A

Class I.—Fixed and permanent capital stock created by virtue of Building Society Acts.

Description.	Total amount issued and subsisting at 31st December, 1914.			Total amount of actual payments thereon.	Total amount unpaid and constituting an asset of the Corporation.
	No. of shares.	Par value.	——		
		$	$	$	
Fully called	4,621	50	231,050	231,050 00	.....

LIST OF SHAREHOLDERS AS AT 31st DECEMBER, 1914.

(Not printed.)

BALANCE SHEET AS AT 31st DECEMBER, 1914.

Dr. Capital and Liabilities.

Capital (Liabilities to Stockholders or Shareholders).		
A.—Permanent capital stock or shares.		
1. (*a*) Ordinary joint stock capital fully called; total called, total paid thereon	$231,050 00	
5. (*e*) Unappropriated profits	5,649 79	
6. (*f*) Reserve fund in respect of (1)	70,000 00	
		$306,699 79
Liabilities to the Public.		
27. Deposits, right reserved to require 30 days' notice of any withdrawal	$ 34,059 11	
29. Debentures issued in Canada	158,945 71	
		193,004 82
Total liabilities		$499,704 61

Cr. Assets.

I.—Assets of which the Corporation is the Beneficial Owner.		
B.—Debts secured by Mortgages of Land.		
9. (*a*) Debts (other than item 10) secured by mortgages of land	$489,748 95	
E.—Cash.		
31. (*a*) On hand	340 44	
33. (i) In bank	9,615 22	
Total assets		$499,704 61

CASH ACCOUNT.

Receipts for year ending 31st December, 1914.

I.—Received by the Corporation for its Own Use.		
A.—Balance from 31st December, 1913.		
1. Cash.	(Col. 3)	(Col. 4)
3. (ii) In bank	$27,122 10	
B.—Sums received wholly or partly on Capital Stock.		
4. (*a*) Calls on joint stock permanent capital	4,600 00	
5. (*b*) Premiums on (4)	920 00	

CASH ACCOUNT.—Continued.

Receipts for the year ending 31st December, 1914.

		(Col. 1)	(Col. 3)	(Col. 4, Total)
	C.—Receipts on account of Investments, Loans, or Debts.			
	(a) On mortgages of realty:			
10.	(i) Principal. . . .	.....	$63,941 65	
11.	(ii) Interest. . . .	$30,462 71	.....	
	(b) On other securities:			
12.	(i) Principal . . .	.....	574 79	
	(ii) Interest. . .	12 61	.....	
	F.—Borrowed Money.			
26.	(b) Borrowed money by taking deposits....	.....	23,024 99	
27.	(c) Borrowed on debentures	.....	79,450 00	
	Totals . . .	$30,475 32	$199,633 53	$230,108 85

CASH ACCOUNT.

Expenditure for the year ending 31st December, 1914.

		(Col. 1)	(Col. 3)	(Col. 4, Total)
	1.—Expended on Corporation Account.			
	A.—Sums Loaned or Invested on Capital Account:			
1.	(a) Loaned on mortgages of realty.....	.....	$59,645 45	
	B.—Expended on Stock Account.			
8.	Dividends paid on permanent stock.....	$13,763 92	.....	
	C.—Borrowed Money (other than foregoing) or interest thereon paid, viz.:			
19.	(b) Deposits: Principal, $30,629.72; interest, $1,077.68 . . .	1,077 68	30,629 72	
20.	(c) Debentures issued in Canada: Principal, $105,183.02; interest, $7,001.16.....	7,001 16	105,183 02	
	D.—Management Expenses (other than foregoing).			
25.	(a) Salaries, wages and fees	1,559 30	.....	
28.	(d) Stationery, postage, printing and advertising. . . .	117 25	.....	
30.	(f) Fuel, rent, taxes (other than in 7 and 32)	367 24	.....	
32.	(h) Registration fees and Provincial taxes...	363 06	.....	
33.	(i) Other management expenditure and office furniture. . . .	440 79	.....	
	E.—Other expenditures, viz.:—			
34.	(a) General interest	4 60	.....	
	F.—Balance.			
37.	(a) Cash in bank	.....	9,955 66	
	Totals. . . .	$24,695 00	$205,413 85	$230,108 85

MISCELLANEOUS STATEMENT FOR THE YEAR ENDING 31ST DECEMBER, 1914.

1. Amount of Debentures maturing in 1915: Issued in Canada, $107,050.00; issued elsewhere, none.
2. Amount of other existing obligations which will mature in 1915: None.
3. Amount of securities held by the Corporation which will mature and become payable to the Corporation in 1915: $80,000.00.
4. Average rate of interest per annum paid by the Corporation during 1914 on deposits, 3¼%; on debentures, 4½%; on debenture stock, none.
5. Average rate of interest per annum received by the Corporation during 1914: (*a*) on mortgages of realty; (*b*) on other securities:
   (i) Owned beneficially by the Corporation: (*a*) 5.80%; (*b*) 4.40%.
   (ii) Not owned beneficially: (*a*) none; (*b*) none.
6. Of the mortgages owned beneficially by the Corporation, $489,748.95 is on realty situate in Ontario, and none is on realty situate elsewhere.
7. Of the mortgages not owned beneficially by the Corporation, none is on realty situate in Ontario, and none is on realty situate elsewhere.
8. Loans written off or transferred to real estate account during 1914, viz.:
   (i) Funds or securities owned beneficially, none.
   (ii) Not so owned, none.
9. Number and aggregate amount of mortgages upon which compulsory proceedings have been taken by the Corporation in 1914, viz.:
   (i) Owned beneficially, none; amount, none.
   (ii) Not so owned, none; amount, none.
10. Aggregate market value of land mortgaged to the Corporation:
   (i) Mortgages owned beneficially: Estimated, $1,500,000.
   (ii) Not so owned, none.
11. How often are the securities held by the Corporation valued? Annually.
12. (*a*) Specify the officers of the Corporation who are under bond and for what sum respectively. Manager, $5,000; accountant, $1,000.00.
   (*b*) Are the said bonds executed by private sureties or by Guarantee Companies?
13. Date when the accounts of the Corporation were last audited: December 31st, 1914.
14. Names and addresses of the auditors respectively for 1914 and for 1915 (if appointed).
   For 1914: J. M. Fowler and A. M. McQueen.
   For 1915: J. M. Fowler and A. M. McQueen.
15. What were the dividend-days of the Corporation in 1914 and what rate or rates of dividend were paid on those days respectively? June 30th, 1914, 3%; December 31st, 1914, 3%.
16. What is the date appointed for the annual meeting? February 4th, 1915. Date of last annual meeting? February 5th, 1914.
17. Special general meetings held in 1914: Dates, none.

THE DOMINION SAVINGS AND INVESTMENT SOCIETY.

Head Office, London, Ontario.

Incorporated under Chapter 53 of the Consolidated Statutes of Upper Canada as a Permanent Building Society, by declaration filed with the Clerk of the Peace for the County of Middlesex, 20th April, 1872.

The lending and borrowing powers are governed by the Loan and Trust Corporations Act, R.S.O. 1914, chap. 184.

Annual Statement

Of the condition and affairs of the Dominion Savings and Investment Society of London, Ontario, at the 31st December, 1914, and for the year ending on that day, made to the Registrar of Loan Corporations for the Province of Ontario, pursuant to the laws of the said Province.

The head office of the Corporation is at No. 371 Richmond Street, in the City of London, in the Province of Ontario.

The Board is constituted of seven directors, holding office for one year.

The directors and chief executive officers of the Corporation at 31st December, 1914, were as follows, together with their respective terms of office:

Thomas H. Purdom, K.C., Pres., London, Ont.;	February 9, 1915;	February 8, 1916.
John Ferguson, Vice-President, London, Ont.;	"	"
W. J. McMurtry, Director, London, Ont.;	"	"
John Purdom, Director, London, Ont.;	"	"
Samuel Wright, Director, London, Ont.;	"	"
John Milne, Director, London, Ont.;	"	"
Nathaniel Mills, Managing-Director, London, Ont.;	"	"

A. Permanent capital stock; total amount authorized, $1,500,000; total amount subscribed, $1,000,000, as more particularly set out in Schedule A hereto.

Schedule A.

Class 1.—Fixed and permanent capital stock created by virtue of Building Society Acts.

Description.	No of shares.	Par value of shares.	Total amount held.	Total amount paid thereon.	Total amount unpaid and constituting an asset of the Corporation.
		$	$	$ c.	$ c.
Fully called stock.	20,000	50	1,000,000	934,772 83	65,227 17

LIST OF SHAREHOLDERS AS AT 31st DECEMBER, 1914.

(Not printed.)

BALANCE SHEET AS AT 31ST DECEMBER, 1914.

Dr. Capital and Liabilities.

Capital (Liabilities to Stockholders or Shareholders).		
1. (*a*) Ordinary joint stock capital fully called; total called; total paid thereon	$934,300 00	
2. (*b*) Ordinary joint stock capital; ....% called; total called; total paid thereon	472 83	
4. (*d*) Dividends declared in respect of (1), (2), but not yet paid	23,357 50	
6. (*f*) Reserve fund in respect of (1), (2)	225,000 00	
7. (*g*) Contingent fund in respect of (1), (2)	4,464 36	
		$1,187,594 69
Liabilities to the Public.		
27. Deposits (right reserved to require 30 days' notice of any withdrawal, including interest)	$646,731 23	
29. Debentures issued in Canada	100,820 00	
30. Interest due and accrued on (29)	2,000 28	
31. Debentures issued elsewhere than in Canada	305,015 83	
32. Interest due and accrued on (31)	1,634 80	
		1,056,202 14
Total liabilities		$2,243,796 83

Cr. Assets.

I.—Assets of which the Corporation is the Beneficial Owner.

B.—Debts secured by Mortgages of Land.		
9. (*a*) Debts (other than item 10) secured by mortgages of land	$1,501,152 84	
10. (*b*) Debts secured by mortgaged land held for sale	89,632 45	
C.—Debts not above enumerated for which the Corporation holds securities, as follows:		
14. (*b*) Debts secured by municipal bonds or debentures	558 00	
16. (*d*) Debts secured by Loan Corporations debentures	12,266 75	
20. (*h*) Debts secured only by permanent stock or shares of the Corporation	59,714 39	
22. (*j*) Debts secured by Insurance Policies	909 70	
23. (*k*) Debts secured by Industrial Debentures	62,879 87	
24. (*l*) Debts secured by stocks and bonds	488,692 27	
E.—Cash.		
31. (*a*) On hand	4,096 29	
32. (*b*) In banks in Canada	22,707 04	
In banks in England and Scotland	1,187 23	
Total assets		$2,243,796 83

CASH ACCOUNT.

Receipts for the year ending 31st December, 1914.

I.—Received by the Corporation for its Own Use.

A.—Balance from 31st December, 1913.

		(Total Col. 4.)
	(*a*) Cash not already shown under (1):	
2.	(i) On hand	$5 521 47
3.	(ii) In banks	83,497 35
	C.—Receipts on account of Investments, Loans or Debts.	
	(*a*) On Mortgages of Realty:	
10.	(i) Principal	353,550 69
11.	(ii) Interest	107,550 59
	(*b*) On other securities:	
12.	(i) Principal	33,423 60
13.	(ii) Interest or dividends	23,980 01
	F.—Borrowed Money.	
26.	(*b*) Borrowed by taking deposits	1,228,309 28
27.	(*c*) Borrowed on debentures	73,018 21
	Total	$1,908,851 20

CASH ACCOUNT.

Expenditure for the year ending 31st December, 1914.

I.—Expended on Corporation Account.

A.—Sums Loaned or Invested on Capital Account.

		(Total Col. 4.)
1.	(*a*) Loaned on mortgages of realty	$294,758 02
	(*b*) Loaned and invested in other securities, viz.:	
3.	(ii) On stocks, bonds and debentures	120,298 33
5.	(iv) Insurance policies	888 00
	B.—Expended on Stock Account.	
8.	Dividends paid on permanent stock	46,715 00
	C.—Borrowed money (other than foregoing) or interest thereon paid, viz.:	
18.	(*a*) Bank account interest paid	37 63
19.	(*b*) Deposits: Principal, $1,285,295.86; interest, $21,698.54	1,306,994 40
20.	(*c*) Debentures issued in Canada: Principal, $29,704.51; interest, $4,305.48	34,009 99
21.	(*d*) Debentures issued elsewhere: Principal, $47,888.01; interest, $13,015.30	60,903 31
	D.—Management Expenses (other than foregoing).	
25.	(*a*) Salaries, wages and fees	9,614 00
26.	(*b*) Commission or brokerage	866 79
28.	(*d*) Stationery, postage, printing and advertising	2,245 58
29.	(*e*) Law costs	4 75

CASH ACCOUNT.—Continued.

Expenditure for the year ending 31st December, 1914.

30. (*f*) Fuel, rent, taxes (other than 7 and 32) and rates		2,254 81
31. (*g*) Travelling expenses		86 10
32. (*h*) Registration fee		150 00
E.—Other Expenditures, viz.:		
34. (*a*) Patriotic Fund		100 00
35. (*b*) Telephone and telegraph		148 37
36. (*c*) Sundries		785 56
F.—Balance.		
37. (*a*) Cash on hand and in bank		27,990 56
Totals		$1,908,851 20

MISCELLANEOUS STATEMENT FOR THE YEAR ENDING 31ST DECEMBER, 1914.

1. Amount of Debentures maturing in 1915: Issued in Canada, $26,720.00; Issued elsewhere, $106,774.63 (£21,940).
2. Amount of other existing obligations which will mature in 1915: Exclusive of deposits, none.
3. Amount of securities held by the Corporation which will mature and become payable to the Corporation in 1915, $335,417.39.
4. Average rate of interest per annum paid by the Corporation during 1914: On deposits, 3.648%; on debentures, 4.262%; on debenture stock, none.
5. Average rate of interest per annum received by the Corporation during 1914: (*a*) On mortgages of realty, (*b*) On other securities.
   (i) Owned beneficially by the Corporation: (*a*) 6.404%; (*b*) 5.52%.
   (ii) Not owned beneficially: (*a*) None; (*b*) None.
6. Of the mortgages owned beneficially by the Corporation, $1,515,510.21 is on realty situate in Ontario, and $75,275.08 is on realty situate elsewhere.
8. Loans written off or transferred to real estate account during 1914, viz.:
   (i) Funds or securities owned beneficially, $9,853.82.
   (ii) Not so owned, none.
9. Number and aggregate amount of mortgages upon which compulsory proceedings have been taken by the Corporation in 1914, viz.:
   (i) Owned beneficially: Number, 2; Amount, $1,753.85.
   (ii) Not so owned: Number, none; Amount, none.
10. Aggregate market value of land mortgaged to the Corporation:
   (i) Mortgages owned beneficially, $2,946,016.00.
   (ii) Not so owned, none.
11. How often are the securities held by the Corporation valued? Annually.
12. (*a*) Specify the officers of the Corporation who are under bond, and for what sum respectively: Manager, $10,000.00; Accountant, $5,000.00; Teller, $5,000.00.
   (*b*) Are the said bonds executed by private sureties or by Guarantee Companies? Guarantee Companies, except Accountant by private individual.
13. Date when the accounts of the Corporation were last audited? 31st December, 1914.
14. Names and addresses of the auditors respectively for 1914, and for 1915 (if appointed):
   For 1914: John Lochead and Francis B. Ware, London.
   For 1915: John Lochead and W. J. Harvey, London.
15. What were the dividend days of the Corporation in 1914, and what rate or rates of dividend were paid on those days respectively? January 1st and July 1st, at rate of five (5) per cent. per annum.
16. What is the date appointed for the Annual Meeting? 9th February, 1915. Date of last Annual Meeting? 10th February, 1914.
17. Special General Meetings held in 1914: Dates, none.

EAST LAMBTON FARMERS' LOAN AND SAVINGS COMPANY.

Head Office, Forest, Ontario. (Company's By-law No. 29.)

Constating Instruments.

Incorporated under the Building Societies Act, R.S.O. 1887, c. 169, by declaration filed with the Clerk of the Peace for the County of Lambton, 19th December, 1891.

The lending and borrowing powers are governed by the Loan and Trust Corporations Act, R.S.O. 1914, chap. 184.

Annual Statement

Of the condition and affairs of the East Lambton Farmers' Loan and Savings Company of Forest, Ontario, at 31st December, 1914, and for the year ending on that day, made to the Registrar of Loan Corporations for the Province of Ontario, pursuant to the laws of the said Province.

The head office of the Corporation is at No. 74, south side King Street, in the Town of Forest, in the Province of Ontario.

The Board is constituted of eight directors, holding office for two years.

The directors and chief executive officers of the Corporation at 31st December, 1914, were as follows, together with their respective terms of office:

James Hutton, M.D., President, Forest;	Feb. 28th, 1915,	Feb. 28th, 1917.
R. J. McCormick, Vice-Pres., Walford, R.R. No. 2;	" 1914,	" 1916.
P. Cairns, Director, Forest;	" 1915,	" 1917.
Duncan Weir, Director, Forest;	" 1915,	" 1917.
John McE. Shaw, Director, Forest;	" 1915,	" 1917.
Wm. N. Ironside, Director, Thedford;	" 1914,	" 1916.
D. P. Campbell, Director, Thedford;	" 1914,	" 1916.
John N. Douglas, Director, Forest;	" 1915,	" 1916.
N. Tripp, Manager-Secretary, Forest;		until changed.

A.—Permanent capital stock: Total amount authorized, $500,000; total amount subscribed $210,850.00, as more particularly set out in Schedule A hereto.

Schedule A.

Class 1.—Fixed and permanent capital stock created by virtue of Building Societies Act.

Description.	Total amount issued and subsisting at 31st December, 1914.			Total amount of actual payments thereon.	Total amount unpaid and constituting an asset of the Corporation.
	No. of shares.	Par value of shares.			
		$	$	$ c.	$ c.
1. Fully called stock	4,217	50	210,850	209,825 00	1,025 00

LIST OF SHAREHOLDERS AS AT 31st DECEMBER, 1914.

(Not printed.)

BALANCE SHEET AS AT 31st DECEMBER, 1914.

Dr. Capital and Liabilities.

Capital (Liabilities to Stockholders or Shareholders).		
A.—Permanent Capital Stock or Shares.		
1. (*a*) Ordinary joint stock capital fully called; total called, $210,850.00; total paid thereon	$209,825 00	
4. (*d*) Dividends declared in respect of (1), but not yet paid	6,282 40	
Unclaimed previous dividend	39 00	
6. (*f*) Reserve fund in respect of (1)	47,248 67	
		$263,395 07
Liabilities to the Public.		
27. Deposits (right reserved to require 30 days' notice of any withdrawal)	$144,484 85	
29. Debentures issued in Canada	84,380 00	
30. Interest due and accrued on (29)	1,472 50	
		230,337 35
Total liabilities		$493,732 42

Cr. Assets.

I.—Assets of which the Corporation is the Beneficial Owner.		
A.—Immovable Property Owned Beneficially by Corporation.		
1. (*a*) Office premises situate as follows:		
2. (i) At Forest, Ont., held in freehold		$2,975 00
B.—Debts secured by Mortgages of Land.		
9. (*a*) Debts (other than item 10) secured by mortgages of land	$270,166 52	
11. (*c*) Interest due and accrued on item (9) and not included therein	16,726 81	
		286,893 33
C.—Debts not above enumerated for which the Corporation holds securities as follows:		
14. (*b*) Debts secured by municipal bonds or debentures	$117,643 24	
15. (*c*) Debts secured by Public School debentures	64,343 98	
20. (*h*) Debts secured only by permanent stock or shares of the Corporation	11,480 60	
26. (*n*) Interest due and accrued on items (14), (15) and (20) and not included therein	7,312 53	
		200,780 35
E.—Cash.		
31. (*a*) On hand and in Bank		3,083 74
Total assets		$493,732 42

CASH ACCOUNT.

Receipts for the year ending 31st December, 1914.

I.—Received by the Corporation for its Own Use.

A.—Balance from 31st December, 1913.

	(b) Cash:			
2.	(i) On hand	$4,755 12		
	Less error in 1913	825 33		
			$3,929 79	
	(ii) In bank		755 75	
				$4,685 54

B.—Sums Received Wholly or Partly on Capital Stock.

4.	(a) Calls on Joint Stock permanent capital		9,825 00
5.	(b) Premiums on (4)		2,170 00

C.—Receipts on account of Investments, Loans or Debts.

	(a) On mortgages of realty:		
10.	(i) Principal	$19,599 00	
11.	(ii) Interest on items 10, 12, 13 and 14	22,483 99	
	(a) On mortgages of realty:		
12.	(i) Principal, municipal debentures	8,330 47	
13.	(ii) North West school debentures	8,548 38	
			58,961 84

D.—Receipts from Real Estate Owned Beneficially by Corporation.

17.	(b) Rents		80 00

F.—Borrowed Money.

26.	(b) Borrowed by taking deposits	$103,035 60	
27.	(c) Borrowed on debentures	46,355 00	
			149,390 60

G.—Receipts from Other Sources.

30.	(a) Interest from bank and overdrawn Savings Account		26 55
	(c) Withdrawn from the bank by cheque		130,673 13
	Total		$355,812 66

CASH ACCOUNT.

Expenditure for the year ending 31st December, 1914.

I.—Expended on Corporation Account.

		(Col. 1.	(Col. 4.)
1.	(a) Loaned on mortgages of realty	$9,229 50	
	(b) Loaned on other securities:		
2.	(i) On municipal debentures	8,140 55	
3.	(ii) N. W. school debentures	5,349 12	
4.	(iii) Stock	4,142 75	
6.	(c) Improvements on Company's office premises	475 00	
			$27,336 92

CASH ACCOUNT.—Continued.

Expenditure for the year ending 31st December, 1914.

B.—Expended on Stock Account.		
8. Dividends paid on permanent stock		12,052 60
C.—Borrowed Money (other than foregoing) or interest thereon paid, viz.:		
18. (*a*) Bank account, interest	$110 95	
19. (*b*) Deposits: Principal, $128,012.23; interest, $5,385.51.	133,397 74	
20. (*c*) Debentures issued in Canada: Principal, $43,100.00; interest, $3,337.50	46,437 50	
		179,946 19
D.—Management Expenses (other than foregoing).		
25. (*a*) Salaries, wages and fees	$1,523 00	
28. (*d*) Stationery, postage, printing and advertising	100 00	
30. (*f*) Fuel, rent, taxes (other than 7 and 32) and rates	160 40	
32. (*h*) Registration fees, including filing fee	325 00	
33. (*i*) Other management expenditure	69 95	
		2,178 35
E.—Other Expenditures, viz.:		
34. (*a*) Repairs on building and installing electric light		60 00
36. (*e*) Deposited in the bank		131,154 86
F.—Balance.		
37. (*a*) Cash on hand and in bank		3,083 74
Total		$355,812 66

MISCELLANEOUS STATEMENT FOR THE YEAR ENDING 31ST DECEMBER, 1914.

1. Amount of Debentures maturing in 1915: Issued in Canada, $32,125 00; issued elsewhere, none.
2. Amount of other existing obligations which will mature in 1915, none.
3. Amount of securities held by the Corporation which will mature and become payable to the Corporation in 1915, $55,000.00.
4. Average rate of interest per annum paid by the Corporation during 1914: On deposits, 3.57%; on debentures, 4%; on debenture stock, none.
5. Average rate of interest per annum received by the Corporation during 1914: (*a*) On mortgages of realty, (*b*) on other securities:
   (i) Owned beneficially by the corporation: (*a*) 5.42; (*b*) 5.73.
   (ii) Not owned beneficially: (*a*) None; (*b*) none.
6. Of the mortgages owned beneficially by the Corporation, $260,966.52 is on realty situate in Ontario, and $9,200.00 is on realty situate elsewhere.
7. Of the mortgages not owned beneficially by the Corporation, none is on realty situate in Ontario, and none is on realty situate elsewhere.
8. Loans written off or transferred to real estate account during 1914, viz.:
   (i) Funds or securities owned beneficially, none.
   (ii) Not so owned, none.
9. Number and aggregate amount of mortgages upon which compulsory proceedings have been taken by the Corporation in 1914, viz.:
   (i) Owned beneficially: Number, none; amount, none.
   (ii) Not so owned: Number, none; amount, none.
10. Aggregate market value of land mortgaged to the Corporation:
   (i) Mortgages owned beneficially, $530,130.00.
   (ii) Not so owned, none.

11. How often are the securities held by the Corporation valued? Yearly.
12. (*a*) Specify the officers of the Corporation who are under bond and for what sum respectively. Manager, $5,000.00.
    (*b*) Are the said bonds executed by private sureties or by Guarantee Companies? Guarantee Company.
13. Date when the accounts of the Corporation were last audited. February 17th, 1914, and monthly throughout the year.
14. Names and addresses of the auditors respectively for 1914, and for 1915 (if appointed):
    For 1914: A. Williams, B.A., and A. Jameson.
    For 1915: A. Williams, B.A., and A. Jameson.
15. What were the dividend days of the Corporation in 1914, and what rate or rates of dividend were paid on those days respectively? January 2nd, 6%; July 2nd, 6%.
16. What is the date appointed for the Annual Meeting? Held February 26, 1914. Date of last Annual Meeting? February 26, 1914.
17. Special General Meetings held in 1914. Dates: Adjourned Meeting March 10, 1914.

THE FRONTENAC LOAN AND INVESTMENT SOCIETY.

Head Office, Kingston, Ont.

Constating Instruments.

Incorporated under the Building Societies' Act, Consolidated Statutes of Upper Canada, chap. 53, by declaration filed with the Clerk of the Peace for the County of Frontenac, 13th August, 1863.

The lending and the borrowing powers are governed by the Loan and Trust Corporations Act, R.S.O., 1914, chap.184.

Annual Statement

Of the condition and affairs of the Frontenac Loan and Investment Society of Kingston, Ontario, on the 31st December, 1914, and for the year ending on that day, made to the Registrar of Loan Corporations for the Province of Ontario, pursuant to the law of the said Province.

The head office of the Corporation is at No. 87 Clarence Street, in the City of Kingston, in the Province of Ontario.

The Board is constituted of five directors, holding office for one year.

The directors and chief executive officers of the Corporation at 31st December, 1914 were as follows, together with their respective terms of office:

Lieut-Col. Henry R. Smith, C.M.G., President, Ottawa, Ont.;	March, 1914;	March, 1915
Dr. R. C. Cartwright, Vice-President, Napanee, Ont.;	"	"
W. H. Moutray, Director, Stella, Ont.;	"	"
Lieut-Col. A. B. Cunningham, Director, Kingston, Ont.;	"	"
W F. Nickle, M.P., K.C., Director, Kingston, Ont.;	"	"
Lieut-Col. S. C. McGill, Manager, Kingston, Ont.;	"	"

A.—Permanent capital stock: Total amount authorized, unlimited; total amount subscribed, $200,000, as more particularly set out in Schedule A hereto.

Schedule A.

Class 1.—Fixed and permanent capital stock created by virtue of Building Society Act

Description.	Total amount issued and subsisting at 31st December, 1914.			Total amount of actual payments thereon.	Total amount unpaid and constituting an asset of the Corporation.
	No. of shares.	Par value of shares.	———		
		$	$	$	
Fully called	4,000	50	200,000	200,000	.....

LIST OF SHAREHOLDERS AS AT 31st DECEMBER, 1914.

(Not printed.)

BALANCE SHEET AS AT 31st DECEMBER, 1914.

Dr. Capital and Liabilities.

Capital (Liabilities to Stockholders or Shareholders).		
A.—Permanent Capital Stock or Shares.		
1. (*a*) Ordinary joint stock capital, fully called; total called, $200,000.00; total paid thereon	$200,000 00	
4. (*d*) Dividends declared in respect of (1), but not yet paid	5,089 25	
6. (*f*) Reserve fund in respect of (1)	30,000 00	
7. (*g*) Contingent fund in respect of (1)	11,950 00	
		$247,039 25
Liabilities to the Public.		
27. Deposits, including unclaimed deposits (right reserved to require 30 days' notice of any withdrawal)	$73,004 49	
29. Debentures issued in Canada	5,000 00	
30. Interest due or accrued on (29)	100 00	
		78,104 49
Total liabilities		$325,143 74

Cr. Assets.

I.—Assets of which the Corporation is the Beneficial Owner.		
A.—Immovable Property Owned Beneficially by Corporation.		
1. (*a*) Office premises situate as follows:		
2. (i) At Kingston, Ont., held in freehold	$4,488 11	
5. (*b*) Freehold land (including buildings) other than foregoing	176 76	
		$4,664 87
B.—Debts secured by mortgages of Land.		
9. (*a*) Debts (other than item 10) secured by mortgages of land	$222,267 32	
10. (*b*) Debts secured by mortgaged land held for sale	12,204 60	
		234,471 92
C.—Debts not above enumerated for which the Corporation holds securities as follows:		
20. (*h*) Debts secured only by permanent stock or shares of the Corporation and accrued interest	$19,077 78	
22. (*j*) Debts secured by bonds	10,013 50	
23. (*k*) Debts secured by preferred stocks, etc., etc.	41,348 46	
24. (*l*) Debts secured by life assurance policy	4,110 00	
		74,549 74
E.—Cash.		
31. (*a*) Cash on hand	$484 86	
32. (*b*) In banks	10,872 35	
		11,357 21
F.—Assets not hereinbefore mentioned.		
38. (*b*) Office furniture		100 00
Total assets		$325,143 74

CASH ACCOUNT.

Receipts for the year ending 31st December, 1914.

I.—Received by the Corporation for Its Own Use.

A.—Balance from 31st December, 1913.

	(1) Cash not already shown under (1):		
2.	(i) On hand	$421 01	
3.	(ii) In bank	15,392 11	
			$15,813 12

C.—Receipts on account of Investments, Loans or Debts.

	(a) On mortgages of realty:	
10.	(i) Principal }	48,294 28
11.	(ii) Interest }	
	(b) On other securities:	
12.	(i) Principal	2,419 60
13.	(ii) Interest or dividends	2,876 19

D.—Receipts from Real Estate Owned Beneficially by Corporation.

16.	(a) Sales	1,500 00
17.	(b) Rents	240 00

F.—Borrowed Money.

26.	(b) Borrowed by taking deposits	80,372 36
27.	(c) Borrowed on debentures	2,000 00

G.—Receipts from other Sources.

30.	(a) Solicitor's charges	76 25
	(b) Real estate	125 37
	Totals	$153,717 17

CASH ACCOUNT.

Expenditure for the year ending 31st December, 1914.

I.—Expended on Corporation Account.

A.—Sums Loaned or Invested on Capital Account.

		(Total Col. 4)
1.	(a) Loaned on mortgages of realty	$31,393 57
	(b) Loaned or invested in other securities:	
2.	(i) Shareholders' stock	480 00
4.	(ii) Canadian Locomotive Co., preferred stock	4,500 00

B.—Expended on Stock Account.

8.	Dividend paid on permanent stock	10,135 50

C.—Borrowed Money (other than foregoing) or interest thereon paid, viz.:

19.	(b) Deposits: Principal, $86,651.29; interest, $11.69	86,662 98
20.	(c) Debentures issued in Canada: Principal, $5,000; interest, $260.00	5,260 00

CASH ACCOUNT.—Continued.

Expenditure for the year ending 31st December, 1914.

	D.—Management Expenses (other than foregoing).	
25.	(*a*) Salaries, wages and fees	$2,729 50
26.	(*b*) Commission or brokerage	67 77
28.	(*d*) Stationery, postage, printing and advertising	114 55
30.	(*f*) Fuel, rent, taxes (other than in 7 and 32) and rates	348 67
31.	(*g*) Travelling Expenses	3 75
32.	(*h*) Registration fees	415 00
33.	(*i*) Other management expenditure	87 65
	E.—Other Expenditure, viz.:	
34.	(*a*) Advanced on real estate	89 97
35.	(*b*) Repairs	53 40
36.	(*c*) Incidentals	17 65
	F.—Balance.	
37.	(*a*) Cash on hand and in banks	11,357 21
	Totals	$153,717 17

Miscellaneous Statement for the Year Ending 31st December, 1914.

1. Amount of Debentures maturing in 1915: Issued in Canada, $5,000.00; issued elsewhere, none.
2. Amount of other existing obligations which will mature in 1915: None.
3. Amount of securities held by the Corporation which will mature and become payable to the Corporation in 1915: None.
4. Average rate of interest per annum paid by the Corporation during 1914: On deposits, 3%; on debentures, 4%: on debenture stock, none.
5. Average rate of interest per annum received by the Corporation during 1914: (*a*) On mortgages of realty; (*b*) on other securities.
   (i) Owned beneficially by the Corporation; (*a*) 5.66%; (*b*) 6%.
   (ii) Not owned beneficially; (*a*) None. (*b*) None.
6. Of the mortgages owned beneficially by the Corporation, $181,730.38 is on realty situate in Ontario, and $52,741.54 is on realty situate elsewhere.
7. Of the mortgages not owned beneficially by the Corporation, none is on realty situate in Ontario, and none is on realty situate elsewhere.
8. Loans written off or transferred to real estate account during 1914, viz.:
   (i) Funds or securities owned beneficially, none.
   (ii) Not so owned, none.
9. Number and aggregate amount of mortgages upon which compulsory proceedings have been taken by the Corporation in 1914, viz.:
   (i) Owned beneficially, No. none; amount, none.
   (ii) Not so owned, No. none; amount, none.
10. Aggregate market value of land mortgaged to the Corporation:
   (i) Mortgages owned beneficially, approximately $413,725.
11. How often are the securities held by the Corporation valued? When loan is applied for and further when necessary.
12. (*a*) Specify the officers of the Corporation who are under bond and for what sum respectively; Cashier, $2,000.00.
   (*b*) Are the said bonds executed by private sureties or by Guarantee Companies? Private.
13. Date when the accounts of the Corporation were last audited. February, 1915.
14. Names and addresses of the auditors respectively for 1914 and for 1915 (if appointed):
   For 1914: J. H. Birkett and J. F. Lesslie.
   For 1915: Not yet appointed.
15. What were the dividend days of the Corporation in 1914 and what rate or rates of dividend were paid on those days respectively: 2½% each on the 6th January, 1914, and 3rd of July, 1914.
16. What is the date appointed for the Annual Meeting? 17th March, 1915. Date of last Annual Meeting? 18th March, 1914.
17. Special General Meetings held in 1914. Dates, none.

THE GUELPH AND ONTARIO INVESTMENT AND SAVINGS SOCIETY.

Head Office, Guelph, Ontario.

Incorporated under the Buildings Societies Act (Consol. Statutes U.C., chap. 53), by declaration filed with the Clerk of the Peace for the County of Wellington, 19th January, 1876.

The lending and the borrowing powers are governed by the Loan and Trust Corporations Act, R.S.O. 1914, chap. 184.

Annual Statement

Of the condition and affairs of The Guelph and Ontario Investment and Savings Society of Guelph, Ontario, at the 31st December, 1914, and for the year ending on that day, made to the Registrar of Loan Corporations for the Province of Ontario, pursuant to the laws of the said Povince.

The head office of the Corporation is on corner of Cork and Wyndham Streets, in the City of Guelph, in the Province of Ontario.

The Board is constituted of six directors holding office for one year.

The directors and chief executive officers of the Corporation at 31st December, 1914, were as follows, together with their respective terms of office:

Alexander Baine Petrie, President, Guelph;	February, 1914;	February, 1915.
Henry Howitt, M.D., 1st Vice-President, Guelph;	"	"
George D. Forbes, 2nd Vice-President, Hespeler;	"	"
Charles E. Howitt, Director, Guelph;	"	"
George Shortreed, Director, Guelph;	"	"
J. E. McElderry, Man. Dir. and Sec.-Treas., Guelph;	"	"

A. Permanent capital stock: total amount authorized, $1,000,000; total amount subscribed, $1,000,000, as more particularly set out in Schedule A hereto.

Schedule A.

Class I.—Fixed and Permanent capital stock created by virtue of Building Society Acts.

Description.	Total amount issued and subsisting.			Total amount of actual payments thereon.	Total amount unpaid and constituting an asset of the Corporation.
	No. of shares.	Par value of shares.	——		
		$	$	$	$
1. Fully called stock.....	9,973	50	498,650	498,650	.....
2. Partly "	9,400	50	470,000	94,000	376,000
3. Instalment Stock ..... (payable by fixed periodical payments and still in process of payment)	627	50	31,350	15,660	15,690
Totals.....	20,000	.....	1,000,000	608,310	391,690

LIST OF SHAREHOLDERS AS AT 31st DECEMBER, 1914.

(Not printed.)

BALANCE SHEET AS AT 31ST DECEMBER, 1914.

Dr. Capital and Liabilities.

Capital (Liabilities to Stockholders or Shareholders.)		
A.—Permanent Capital Stock or Shares.		
1. (*a*) Ordinary joint stock capital fully called; total called, $430,000; total paid thereon	$430,000 00	
2. (*b*) Ordinary joint stock capital, 20 per cent. called; total called, $94,000; total paid thereon	94,000 00	
4. (*d*) Dividends declared in respect of (1) and (2), but not yet paid	26,200 00	
5. (*e*) Unappropriated profits in respect of (1), (2), (3) and (8)	17,168 84	
6. (*f*) Reserve fund in respect of (1), (2), (3) and (8)	581,221 00	
8. (*h*) Instalment permanent stock (payable by fixed periodical payments; total subscribed, $100,000.00; on which has been paid	84,310 00	
9. (*i*) Dividends declared on (8) but not paid	4,194 18	
10. (*j*) Unappropriated profits on (8) } Included in items		
11. (*k*) Reserve fund in respect of (8) } (5), (6).		
13. (*m*) Instalments or premiums on (8) paid in advance: Instalments, $58,010.00; premiums, $31,255.00.		
		$1,237,094 02
Liabilities to the Public.		
27. Deposits (including unclaimed deposits), right reserved to require 30 days' notice of any withdrawal	$508,356 59	
28. Interest on deposits, due or accrued or capitalized	7,476 54	
29. Debentures issued in Canada	1,683,918 71	
30. Interest due and accrued on (29)	36,719 79	
31. Debentures issued elsewhere than in Canada	240,577 23	
32. Interest due and accrued on (31)	5,417 84	
		2,482,466 70
Total liabilities		$3,719,560 72

Cr. Assets.

I.—Assets of which the Corporation is the Beneficial Owner.		
A.—Immovable Property Owned Beneficially by Corporation.		
1. (*a*) Office premises at Guelph, Ont. (held in freehold)	$20,000 00	
5. (*b*) Freehold land (including buildings) other than the foregoing	6,275 44	
		$26,275 44
B.—Debts secured by Mortgages of Land.		
9. (*a*) Debts (other than item 10) secured by mortgages of land, including accrued interest		3,321,286 42
C.—Debts not above enumerated for which the Corporation holds securities as follows:		
14. (*b*) Municipal bonds or debentures	$75,841 83	
15. (*c*) Public School debentures	2,000 00	

BALANCE SHEET.—Continued.

16. (*d*)	Debts secured by Loan Corporation debentures.....	$21,804 53	
20. (*h*)	Debts secured only by permanent stock or shares of the Corporation	5,500 87	
26. (*n*)	Interest due and accrued on items (14) to (20) and not included therein	1,482 62	
			$106,629 85
	E.—Cash.		
31. (*a*)	On hand	$8,634 18	
32. (*b*)	In bank, Guelph, Ont.	256,434 83	
			265,069 01
	F.—Assets not hereinbefore mentioned.		
37. (*a*)	Rents accrued		300 00
	Total assets		$3,719,560 72

CASH ACCOUNT.

Receipts for the year ending 31st December, 1914.

I.—Received by the Corporation for its Own Use.

A.—Balance from 31st December, 1913.

		(Col. 1.)	(Total Col. 4.)
2.	(i) On hand	$6,859 25	
	(ii) In bank	110,903 96	
			$117,763 21

B.—Sums Received Wholly or Partly on Capital Stock.

4. (*a*)	Calls on joint stock permanent capital.....	$6,300 00	
(*aa*)	Joint stock received in advance of calls	7,640 00	
5. (*b*)	Premiums on (4)	7,177 00	
			21,117 00

C.—Receipts on account of Investments, Loans or Debts.

	(*a*) On mortgages of realty (including renewals):		
10.	(i) Principal	$474,850 35	
11.	(ii) Interest	215,971 02	
	(*b*) On other securities:		
12.	(i) Principal	5,509 51	
13.	(ii) Interest or dividends	3,779 70	
			700,110 58

D.—Receipts from Real Estate Owned Beneficially by Corporation.

16. (*a*)	Sales (not included in any of the foregoing items)	$3,600 00	
17. (*b*)	Rents of portion of office building.....	1,459 96	
			5,059 96

F.—Borrowed Money.

26. (*b*)	Borrowed by taking deposits, including interest capitalized	$967,040 96	

BALANCE SHEET.—Continued.

Receipts for the year ending 31st December, 1914.

27. (*c*) Borrowed on debentures, currency	$432,384 58		
28. (*d*) Borrowed on debentures, sterling	94,098 69		
			$1,493,524 23
G.—Receipts from Other Sources.			
30. (*a*) Interest on bank deposits, etc., net	$4,758 81		
(*b*) Exchange, collection charges, etc., net	322 87		
			5,081 68
Total			$2,342,656 66

CASH ACCOUNT.

Expenditure for the year ending 31st December, 1914.

I.—Expended on Corporation Account.

A.—Sums Loaned or Invested on Capital Account.

	(Col. 1.)	(Total Col. 4.)
1. (*a*) Loaned on mortgages of realty, including renewals.	$603,825 37	
(*b*) Loaned or invested on other securities:		
2. (i) On Loan Corporation's debentures	12,195 00	
3. (ii) On Loan Corporation's permanent stock	1,142 50	
		$617,162 87
B.—Expended on Stock Account.		
8. Dividends paid on permanent stock		59,763 15
C.—Borrowed Money (other than foregoing) or interest thereon paid, viz.:		
19. (*b*) Deposits: Principal, $941,775.04; interest, $15,342.33	$957,117 37	
20. (*c*) Debentures issued in Canada: Principal, $292,307.67; interest, $73,034.24	365,341 91	
21. (*d*) Debentures issued elsewhere: Principal, $37,010.95; interest, $8,586.60	45,597 55	
		1,368,056 83
D.—Management Expenses (other than foregoing).		
25. (*a*) Salaries, wages and fees	$18,233 69	
26. (*b*) Commission and expenses in connection with moneys borrowed and lent	5,664 65	
27. (*c*) Caretaking, etc.	464 00	
28. (*d*) Stationery, postage, printing and advertising	2,085 03	
29. (*e*) Law costs	77 01	
30. (*f*) Fuel, rent, taxes (other than in 7 and 32) and rates.	2,839 34	
31. (*g*) Travelling expenses	798 15	
32. (*h*) Registration fees	234 00	
33. (*i*) Other management expenditure	686 91	
(*j*) Repairs, office building and vault fittings	474 85	
(*k*) Contribution to Patriotic Fund and Red Cross Fund.	550 00	

CASH ACCOUNT.—Continued.

Expenditure for the year ending 31st December, 1914.

	E.—Other Expenditures, viz.:		
34.	(*a*) Taxes, insurance and repairs on portion of office building leased	497 17	32,604 80
	F.—Balance.		
37.	(*a*) Cash on hand and in bank in Canada		265,069 01
	Total		$2,342,656 66

MISCELLANEOUS STATEMENT FOR THE YEAR ENDING 31ST DECEMBER, 1914.

1. Amount of Debentures maturing in 1915: Issued in Canada, $249,586.97, including overdue debentures; issued elsewhere, $22,677.52, including overdue debentures.
2. Amount of other existing obligations which will mature in 1915: Other than deposits, none.
3. Amount of securities held by the Corporation which will mature and become payable to the Corporation in 1915, $1,197,874.17.
4. Average rate of interest per annum paid by the Corporation during 1914: On deposits, 2,9198%; on debentures, 4.7199%; on debenture stock, none.
5. Average rate of interest per annum received by the Corporation during 1914: (*a*) On mortgages of realty; (*b*) on other securities.
   (i) Owned beneficially by the Corporation: (*a*) 7.5704%; (*b*) 4.1237%.
   (ii) Not owned beneficially: (*a*) None; (*b*) none.
6. Of the mortgages owned beneficially by the Corporation $431,799.89 is on realty situate in Ontario, and $2,889,486.53 is on realty situate elsewhere.
7. Of the mortgages not owned beneficially by the Corporation, none is on realty situate in Ontario, and none is on realty situate elsewhere.
8. Loans transferred to real estate account during 1914, viz.:
   (i) Funds or securities owned beneficially, $6,275.44.
   (ii) Not so owned, none.
9. Number and aggregate amount of mortgages upon which compulsory proceedings have been taken by the Corporation in 1914, viz.:
   (i) Owned beneficially: Number, 33; amount, $54,202.84.
   (ii) Not so owned, Number, none; amount, none.
10. Aggegate market value of land mortgaged to the Corporation:
   (i) Mortgages owned beneficially, $7,644,420.00.
   (ii) Not so owned, none.
11. How often are the securities held by the Corporation valued? The mortgages are inspected annually.
12. (*a*) Specify the officers of the Corporation who are under bond and for what sum respectively: Managing Director, $10,000.00; other officers, $16,000.00; some of the solicitors are also under bond.
   (*b*) Are the said bonds executed by private sureties or by Guarantee Companies? By Guarantee Company, except with one exception.
13. Date when the accounts of the Corporation were last audited? As at December 31st, 1914. The accounts for January, 1915, have also been audited.
14. Names and addresses of the auditors respectively for 1914 and 1915 (if appointed):
   For 1914: J. W. Kilgour, Guelph; J. M. Scully, Berlin.
   For 1915: J. W. Kilgour, Guelph; J. M. Scully, Berlin.
15. What were the dividend days of the Corporation in 1914 and what rate or rates of dividend were paid on those days respectively? 2nd January and 2nd July, at 10% per annum.
16. What is the date appointed for the Annual Meeting? February 17th, 1915. Date of last Annual Meeting? February 18th, 1914.
17. Special General Meetings held in 1914: Dates, none.

THE GREY AND BRUCE LOAN COMPANY.

(Formerly the Owen Sound, Grey and Bruce Loan and Savings Company.)

Head Office, Owen Sound, Ontario.

Constating Instruments.

Incorporated under the Building Societies Act, R.S.O., 1887, c. 169, as a permanent Building Society under the name of the Owen Sound, Grey and Bruce Loan and Savings Company, by Declaration filed with the Clerk of the Peace for the County of Grey, 10th May, 1889.

The corporate name was by Order in Council of Ontario, 15th September, 1897, changed to the Grey and Bruce Loan Company.

The lending and borrowing powers of the Company are governed by the Loan and Trust Corporations Act, R.S.O. 1914, Chap. 184.

Annual Statement

Of the condition and affairs of The Grey and Bruce Loan Company, of Owen Sound, Ont., at the 31st December, 1914, and for the year ending on that day, made to the Registrar of Loan Corporations for the Province of Ontario, pursuant to the laws of the said Province.

The head office of the Corporation is at No. 861 Second Avenue East, in the Town of Owen Sound, in the Province of Ontario.

The Board is constituted of nine directors, holding office for one year.

The directors and chief executive officers of the Corporation as at 31st December, 1914, were as follows, together with their respective terms of office:

S. J. Parker, President, Owen Sound;	Feb. 4th, 1914;	Feb. 3rd, 1915.
Capt. Robt. McKnight, Vice-Pres., Owen Sound;	"	"
Robert Wightman, Director, Owen Sound;	"	"
W. H. Taylor, Director, Owen Sound;	"	"
John McDonald, Director, Chatsworth;	"	"
Wm. Thomson, Director, Grimston;	"	"
W. J. Paterson, Director, Owen Sound;	"	"
H. B. Smith, Director, Owen Sound;	"	"
John Parker, Director, Owen Sound, Ont.;	"	"
Wm. P. Telford, Manager, Owen Sound;	"	"

A.—Permanent capital stock: Total amount authorized, $500,000; total amount subscribed, $500,000, as more particularly set out in Schedule A hereto.

Schedule A.

Cass 1.—Fixed and permanent capital stock created by virtue of Building Societies Acts.

Description.	Total amount issued and subsisting at 31st December, 1914.			Total amount of actual payments thereon.	Total amount unpaid and constituting an asset of the Corporation.
	No. of shares.	Par value of shares.	——		
		$	$	$	
1. Fully called stock.....	8,864	50	443,200	443,200	.....
2. Partly called stock .	1,136	50	56,800	695	.....
Totals.....	10,000	.....	500,000	443,895	.....

LIST OF SHAREHOLDERS AS AT 31st DECEMBER, 1914.

(Not printed.)

BALANCE SHEET AS AT 31ST DECEMBER, 1914.

Dr. Capital and Liabilities.

Capital (Liabilities to Stockholders or Shareholders).		
A.—Permanent Capital Stock or Shares.		
1. (*a*) Ordinary joint stock capital fully called; total called, $443,200; total paid thereon, $443,200	$443,200 00	
2. (*b*) Ordinary joint stock capital, total called, $56,800; total paid thereon, $695	695 00	
		$443,895 00
4. (*d*) Dividends declared in respect of (1) and (2), but not yet paid	.....	13,316 64
5. (*e*) Unappropriated profits (balances to carry over)	.....	230 59
6. (*f*) Reserve fund in respect of (1) and (2)	.....	49,000 00
Liabilities to the Public.		
27. Deposits (right reserved to require 30 days' notice of any withdrawal)	$42,495 39	
29. Debentures issued in Canada	156,201 00	
30. Interest due or accrued on (29)	2,489 13	
		201,185 52
Total liabilities		$707,627 75

Cr. Assets.

I.—Assets of which the Corporation is the Beneficial Owner.		
A.—Immovable Property Owned Beneficially by Corporation.		
1. (*a*) Office premises situate as follows:		
5. (*b*) Freehold land other than foregoing	2,582 08	
8. (1) At Owen Sound, held in freehold	22,000 00	
7. (*d*) Office furniture and safety deposit boxes	671 00	
8. (*e*) Rents, accrued	995 83	
		$26,248 91
B.—Debts secured by Mortgages of Land.		
9. (*a*) Debts (other than item 10) secured by mortgages of land	$624,741 19	
(*b*) Insurance premiums and other mortgage charges	412 18	
11. (*c*) Interest due and accrued on item (9), not included therein	16,517 77	
		641,671 14
C.—Debts not above enumerated for which the Corporation holds securities as follows:		
20. (*h*) Debts secured by permanent stock or shares of the Corporation. Loaned on notes with Grey and Bruce Loan Co.	$34,668 20	
26. (*n*) Interest due and accrued on item (20) and not included therein. Interest accrued on bills receivable	979 21	
		35,647 41
E.—Cash.		
31. (*a*) On hand and in bank		4,060 29
Total assets		$707,627 75

CASH ACCOUNT.

Receipts for the year ending 31st December, 1914.

	I.—Received by the Corporation for Its Own Use.		
	A.—Balance from 31st December, 1913.		
2.	(b) Cash not already shown under (1): (i) On hand		$886 90
	B.—Sums received wholly or partly on Capital Stock.		
4.	(a) Calls on joint stock permanent capital	$1,165 00	
5.	(b) Premiums on (4)	73 50	
9.	Transfer fees	8 38	
			1,246 88
	C.—Receipts on account of Investments, Loans or Debts.		
	(a) On mortgages of realty:		
10.	(i) Principal and insurance premiums, etc.		60,313 24
11.	(ii) Interest		42,692 66
	(b) In other securities:		
12.	(i) Principal: stock loans repaid		42,743 22
13.	(ii) Interest on stock loans		3,008 93
	D.—Receipts from Real Estate Owned Beneficially by Corporation.		
17.	(b) Rent of part of office premises		1,727 25
	F.—Borrowed Money.		
26.	(b) Borrowed by taking deposits	$109,480 64	
27.	(c) Borrowed on debentures	68,390 00	
			177,870 64
	G.—Receipts from other Sources.		
30.	(a) Rents of safe deposit boxes		108 50
	Total		$330,598 22

CASH ACCOUNT.

Expenditure for the year ending 31st December, 1914.

	I.—Expended on Corporation Account.		
	A.—Sums Loaned or Invested on Capital Account.		
1.	(a) Loaned on mortgages of realty	$64,242 87	
	(b) Loaned or invested in other securities, viz.:		
2.	(i) On Company's stock	47,455 14	
6.	(c) Real estate purchase (quit claim deed)	2,623 76	
7.	(e) Insurance and taxes advanced on property mortgaged to the Corporation	360 74	
			114,682 51

CASH ACCOUNT.—Continued.

Expenditure for the year ending 31st December, 1914.

	B.—Expended on Stock Account.		
8.	Dividends paid on permanent stock		$26,550 94
	C.—Borrowed Money (other than foregoing) or interest thereon paid, viz.:		
18. (*a*)	Bank account overdraft, Dec. 31, 1913		13,889 39
	" " interest		187 99
19. (*b*)	Deposits: Principal, $102,329.29; interest, $1,281.95.	103,611 24	
20. (*c*)	Debentures payable in Canada: Principal, $56,045.00; Interest, $7,072.37	63,117 37	
			166,728 61
	D.—Management Expenses (other than foregoing).		
25. (*a*)	Salaries, wages and fees	$2,301 00	
28. (*d*)	Stationery, postage, printing and advertising	136 60	
30. (*f*)	Fuel, rent, taxes (other than in 7 and 32) and rates	1,225 18	
32. (*h*)	Registration and filing fees and Provincial tax	633 41	
33. (*i*)	Other management expenditure	202 30	
			4,498 49
	F.—Balance.		
37. (*a*)	Cash on hand and in bank		4,060 29
	Totals		$330,598 22

Miscellaneous Statement for the Year Ending 31st December, 1914.

1. Amount of debentures maturing in 1915: Issued in Canada, $16,400.00; issued elsewhere, nil.
2. Amount of other existing obligations which will mature in 1915, nil.
3. Amount of securities held by the Corporation which will mature and become payable to the Corporation in 1915, $93,548.36.
4. Average rate of interest per annum paid by the Corporation during 1914: On deposits, 3%; on debentures, 4½% on debenture stock, nil.
5. Average rate of interest per annum received by the Corporation during 1914: (*a*) On mortgages of realty; (*b*) on other securities:
   (i) Owned beneficially by the Corporation: (*a*) 6½%; (*b*) 6½%
   (ii) Not owned beneficially: (*a*) All securities are owned beneficially
6. Of the mortgages owned beneficially by the Corporation, all excepting $2,999.15 is on realty situate in Ontario, and $2,999.15 is on realty situate elsewhere.
7. Of the mortgages not owned beneficially by the Corporation, none is on realty situate in Ontario, and none is on realty situate elsewhere.
8. Loans written off or transferred to real estate account during 1914, viz.:
   (i) Funds or securities owned beneficially, $1,682.08, transferred to real estate.
9. Number and aggregate amount of mortgages upon which compulsory proceedings have been taken by the Corporation in 1914, viz.:
   (i) Owned beneficially, number, none; amount, nil.
   (ii) Not so owned, number, nil; amount, nil.
10. Aggregate market value of land mortgaged to the Corporation:
   (i) Mortgages owned beneficially, $1,200,000.
   (ii) Not so owned, nil.
11. How often are the securities held by the Corporation valued? At times loans are made.

12. (a) Specify the officers of the Corporation who are under bond and for what sum respectively. Manager, for $10,000.00, and solicitor for $4,000.00.
    (b) Are the said bonds executed by private sureties or by Guarantee Companies? Private sureties.
13. Date when the accounts of the Corporation were last audited. To December 31st 1914.
14. Names and addresses of the auditors respectively for 1914 and for 1915 (if appointed):
    For 1914: A. F. Armstrong and H. H. Burgess.
    For 1915: A. F. Armstrong and H. H. Burgess.
15. What were the dividend days of the Corporation in 1914, and what rate or rates of dividend were paid on those days respectively? January 1st and July 1st, 6% per annum.
16. What is the date appointed for the Annual Meeting? First Wednesday in February. Date of last Annual Meeting? February 4th, 1914.
17. Special General Meetings held in 1914. Dates: None.

THE HAMILTON PROVIDENT AND LOAN SOCIETY.

Head Office, Hamilton, Ont.

Constating Instruments.

1871. Declaration of Incorporation under Building Societies' Act (Consol. Stat. U.C., c. 53) filed with the Clerk of the Peace for the County of Wentworth, 6th June, 1871.

1885. Special Act, 48-9 V. c. 30 (D), confirming Provincial incorporation, limiting share capital and the amount to be borrowed by way of deposits, debentures, etc.

1893. Special Act, 56 V. (D), limiting total liabilities of Society (sec. 2), and extending its operations (sec. 3).

1895. Special Act, 58-9 V. c. 85 (D), repealed sec. 6 of 56 V. c. 85 (D.), and provided for the registration and cancellation of debenture stock.

Annual Statement

Of the condition and affairs of the Hamilton Provident and Loan Society of Hamilton, Ont., at the 31st December, 1914, and for the year ending on that day, made to the Registrar of Loan Corporations for the Province of Ontario, pursuant to the laws of the said Province.

The head office of the Corporation is at No. 46 King Street East, in the City of Hamilton, in the Province of Ontario.

The Board is constituted of six directors, holding office for one year.

The directors and chief executive officers of the Corporation at 31st December, 1914, were as follows: All are elected at yearly meeting, first Monday in March each year:

George Rutherford, President, Hamilton. John T. Glassco, Vice-President, Hamilton. George Hope, Director, Hamilton. Henry L. Roberts, Director, Grimsby. Joseph J. Greene, Director, Hamilton. William A. Wood, Director, Hamilton. C. Ferrie, Manager and Secretary, Hamilton.	All elected at yearly meeting on the first Monday of March, each year.

A. Permanent capital stock: Total amount authorized, $3,000,000; total amount subscribed, $2,000,000, as more particularly set out in Schedule A hereto.

Schedule A.

Class 1.—Fixed and permanent capital stock created by virtue of Building Society Act.

Description.	Total amount issued and subsisting 31st December, 1914.			Total amount of actual payments thereon.	Total amount unpaid and constituting an asset of the Corporation.
	No. of shares.	Par value of shares.	——		
		$	$	$	$
1. Fully called stock	10,000	100	1,000,000	1,000,000	.....
2. Partly called stock	10,000	100	1,000,000	200,000	800,000
Totals.....	20,000	.....	2,000,000	1,200,000	800,000

LIST OF SHAREHOLDERS AS AT 31st DECEMBER, 1914.

(Not printed.)

BALANCE SHEET AS AT 31st DECEMBER, 1914.

Dr. Capital and Liabilities.

Capital (Liabilities to Stockholders or Shareholders).			
A.—Permanent Capital Stock or Shares.			
1. (*a*) Ordinary joint stock capital, fully called; total called, $1,000,000; total paid thereon		$1,000,000 00	
2. (*b*) Ordinary joint stock capital, 20 per cent. called.. total called, $200,000; total paid thereon		200,000 00	
4. (*d*) Dividends declared in respect of (1), (2), but not yet paid		48,000 00	
6. (*f*) Reserve fund in respect of (1), (2)		925,000 00	
7. (*g*) Contingent fund in respect of (1), (2)		23,584 06	
			$2,196,584 06
Liabilities to the Public.			
27. Deposits, right reserved to require 30 days' notice of any withdrawal		$763,310 69	
28. Interest on deposits, due or accrued or capitalized	$26,429 26		
29. Debentures issued in Canada		521,023 00	
30. Interest due and accrued on (29)		8,700 00	
31. Debentures issued elsewhere than in Canada		892,107 93	
32. Interest due and accrued on (31)		6,400 00	
35. Debenture stock issued elsewhere than in Canada		372,786 66	
36. Interest due and accrued on (35)		2,485 25	
39. Due on loans in process of completion or to pay assumed mortgages		15,143 31	
			2,581,956 84
Total liabilities			$4,778,540 90

Cr. Assets.

I.—Assets of which the Corporation is the Beneficial Owner.			
A.—Immovable Property Owned Beneficially by Corporation.			
1. (*a*) Office premises situate as follows:			
2. (i) At Hamilton, Ont., held in freehold		$80,000 00	
3. (ii) At Brandon, Man., held in freehold		13,000 00	
			$93,000 00
B.—Debts secured by Mortgages of Land.			
9. (*a*) Debts (other than item 10) secured by mortgages of land		$4,182,014 60	
10. (*b*) Debts secured by mortgaged land held for sale		22,295 00	
			4,204,309 60
C.—Debts not above enumerated for which the Corporation holds securities as follows:			
14. (*b*) Municipal bonds or debentures owned by Society		$183,202 95	
15. (*c*) Public School debentures owned by Society		152 90	

BALANCE SHEET.—Continued.

18. (*f*)	Stock or bonds of any of the Provinces of Canada, Ontario	25,312 50	
20. (*h*)	Debts secured only by permanent stock or shares of the Corporation	23,228 20	
24. (*l*)	Debts secured by Chartered Banks and Loan Companies stock	8,987 30	
			240,883 85
	E.—Cash.		
31. (*a*)	On hand	$7,636 33	
33.	(i) In bank (England	1,455 67	
34.	(ii) In banks (Canada)	231,255 45	
			240,347 45
	Total assets		$4,778,540 90

CASH ACCOUNT.

Receipts for the year ending 31st December, 1914.

I.—Received by the Corporation for Its Own Use.

A.—Balance from 31st December, 1913.

			(Total Col. 4.)
(*b*)	Cash (not already shown under (1)):		
2.	(i) On hand	$ 6,287 54	
3.	(ii) In bank	223,425 27	
			$229,712 81

C.—Receipts on account of Investments, Loans or Debts.

(*a*)	On mortgages of realty:	
10.	(i) Principal	532,725 20
11.	(ii) Interest	298,937 67
(*b*)	On other securities:	
12.	(i) Principal (debentures)	10,257 22
13.	(ii) Interest	6,490 75
15.	(ii) Interest received from bank, etc.	9,330 07

D.—Receipts from Real Estate Owned Beneficially by Corporation.

17. (*b*)	Rents, head office building	5,312 50

F.—Borrowed Money.

26. (*b*)	Borrowed by taking deposits	781,812 70
27. (*c*)	Borrowed on debentures	100,099 96

G.—Receipts from other sources ,viz.:

30. (*a*)	Sundry accounts	43,098 37
	Total	$2,017.777 25

CASH ACCOUNT.

Expenditure for the year ending 31st December, 1914.

I.—Expended on Corporation Account.

A.—Sums Loaned or Invested on Capital Account.

		(Total Col. 4.)
1.	(*a*) Loaned on mortgages of realty	$ 426,061 61
	(*b*) Loaned or invested in other securities, viz.:	
2.	(i) Loaned on Society's stock	3,575 00
3.	(ii) Loaned on chartered bank stock	1,000 00
4.	(iii) Municipal debentures purchased	28,671 54
5.	(iv) Provincial debentures purchased	25,267 12

B.—Expended on Stock Account.

8.	Dividends paid on permanent stock	95,822 01

C.—Borrowed Money (other than foregoing) or interest thereon paid, viz.:

19.	(*b*) Deposits: Principal, $798,250.14; interest, $525.52	798,775 66
20.	(*c*) Debentures issued in Canada: Principal, $100,609; interest, $23,279.49	123,888 49
21.	(*d*) Debentures issued elsewhere: Principal, $119,719.97; interest, $42,421.88	162,141 85
23.	(*f*) Debenture stock issued elsewhere: Principal and interest, $14,911.32	14,911 32
24.	(*g*) General interest	1,470 95

D.—Management Expenses (other than foregoing).

25.	(*a*) Salaries, wages and fees, including directors	17,612 48
26.	(*b*) Commission on brokerage	3,195 46
28.	(*d*) Stationery, postage, printing and advertising	1,872 15
30.	(*f*) Taxes, Government and business	2,927 15
31.	(*g*) Travelling expenses, inspection of land, and Inspectors' salaries.	5,774 59
32.	(*h*) Registration fees	225 00
33.	(*i*) Sundry accounts	55,246 49

E.—Other Expenditure, viz.:

34.	(*a*) Manitoba branch expenses	7,765 86
35.	(*b*) Debenture expenses	1,225 07

F.—Balance.

37.	(*a*) Cash on hand and in banks	240,347 45
	Total	$2,017,777 25

MISCELLANEOUS STATEMENT FOR THE YEAR ENDING 31ST DECEMBER, 1914.

1. Amount of debentures maturing in 1915: Issued in Canada, $202,263; issued elsewhere, $356,605.
2. Amount of other existing obligations which will mature in 1915, none.
3. Amount of securities held by the Corporation which will mature and become payable to the Corporation in 1915, $550,121.00.
4. Average rate of interest per annum paid by the Corporation during 1914: On deposits, 3.54%; on debentures, 4.30%; on debenture stock, 4%; average rate on all mortgage investments outstanding on December 31st, 1914, 6 94%.

5. Average rate of interest per annum received by the Corporation during 1914: (*a*) On mortgages of realty, (*b*) on other securities:
   (i) Owned beneficially by the Corporation: (*a*) 7.42%; (*b*) 5.33%.
   (ii) Not owned beneficially: (*a*) Nil; (*b*) nil.
6. Of the mortgages owned beneficially by the Corporation, $1,885,745.60 is on realty situate in Ontario, and $2,318,564.00 is on realty situate elsewhere.
7. Of the mortgages not owned beneficially by the Corporation, nil is on realty situate in Ontario, and nil is on realty situate elsewhere.
8. Loans written off or transferred to real estate account during 1914, viz.:
   (i) Funds or securities owned beneficially, $200.45.
   (ii) Not so owned, nil.
9. Number and aggregate amount of mortgages upon which compulsory proceedings have been taken by the Corporation in 1914, viz.:
   (i) Owned beneficially, No. 17; amount, $66,387.72.
   (ii) Not so owned, No. nil; amount, nil.
10. Aggregate market value of land mortgaged to the Corporation:
   (i) Mortgages owned beneficially, $10,791,114.00.
11. How often are the securities held by the Corporation valued? Yearly or oftener.
12. (*a*) Specify the officers of the Corporation who are under bond and for what sum respectively: All from $5,000 down.
   (*b*) Are the said bonds executed by private sureties or by Guarantee Companies? Both.
13. Date when the accounts of the Corporation were last audited. December 31st, 1914. Audited monthly.
14. Names and addresses of the auditors respectively for 1914 and for 1915 (if appointed):
   For 1914: Ralph E. Young, Toronto; G. E. F. Smith, Hamilton, and H. M. Cherry, Brandon, Manitoba.
   For 1915: Not yet appointed.
15. What were the dividend days of the Corporation in 1914, and what rate or rates of dividend were paid on those days respectively? 2nd January and 2nd July, 8%.
16. What is the date appointed for the Annual Meeting? 1st Monday in March. Date of last Annual Meeting? 2nd March, 1914.
17. Special General Meetings held in 1914. Dates, none.

The Huron and Erie Loan and Savings Company.

NOW THE HURON AND ERIE MORTGAGE CORPORATION.

Head Office, London, Ontario.

CONSTATING INSTRUMENTS.

This Company was, under the provisions of the Loan Corporations Act (R.S.O. 1897, c. 205), formed by the amalgamation of The Huron and Erie Loan and Savings Company with the Canadian Savings and Loan Company of London, Canada. See also 6 Edw. VII. (1906), c. 110 (D).

Of the above mentioned constituent Companies The Huron and Erie Loan and Savings Company was incorporated by declaration filed under the Building Societies Act (Consol. Stat. U. C., c. 53) with the Clerk of the Peace for the County of Middlesex, 18th March, 1864 (Decl. Book, p. 65). The original corporate name was The Huron and Erie Savings and Loan Society. The corporate name was changed to The Huron and Erie Loan and Savings Company by the Act of Ontario, 39 Vict., c. 95. The lending and borrowing powers of the Company were governed by 59 Vict. (1896), c. 49 (D), as amended by 62-3 Vict. (1899), c. 115 (D), and by 4-5 Edw. VII. (1905), c. 105 (D).

The Canadian Savings and Loan Company of London, Canada, was incorporated under the Building Societies Act (Consol. Stat. U.C., c. 53) by declaration filed with the Clerk of the Peace for the County of Middlesex on the 2nd of September, 1875 (Decl. Book I., p. 67). This Company's lending and borrowing powers were governed by the Loan Corporations Act, R.S.O. 1897, c. 205, and amending Acts.

The agreement for the amalgamation of these Companies under the corporate name of The Huron and Erie Loan and Savings Company was executed by both Companies on the 24th October, 1905; was ratified by the shareholders of the respective Companies on the 7th December, 1905; and was assented to by the Lieutenant-Governor of the Province of Ontario by Order-in-Council dated 29th day of December, 1905; and was further ratified and confirmed by the Act of the Legislature of the Province of Ontario, 6 Edw. VII., Chapter 130. See also Special Act of Dominion of Canada, 6 Edw. VII. (1906), c. 110 (D).

See special Acts (Dominion and Ontario), 1915.

ANNUAL STATEMENT

Of the condition and affairs of The Huron and Erie Loan and Savings Company, of London, Ontario, at 31st December, 1914, and for the year ending on that day, made to the Registrar of Loan Corporations for the Province of Ontario, pursuant to the laws of the said Province.

The head office of the Corporation is at No. 442 Richmond Street, in the City of London, in the Province of Ontario.

The Board is constituted of nine Directors, holding office for one year.

The directors and chief executive officers of the Corporation at the 31st December, 1914, were as follows, together with their respective terms of office:

T. G. Meredith, K.C., President, London;	February, 1914;	February, 1915.
Hume Cronyn, 1st Vice-President, London;	"	"
F. E. Leonard, 2nd Vice-President, London;	"	"
John Labatt, Director, London;	"	"
H. E. Gates, Director, London;	"	"
F. R. Eccles, M.D., Director, London;	"	"
George T. Brown, Director, London;	"	"
Robt. Fox, Director, London;	"	"
M. Aylsworth, Secretary, London.		

A. Permanent capital stock: Total amount authorized, $5,000,000 (6 Edw. VII., c. 130): total amount subscribed, $4,500,000, as more particularly set out in Schedule A hereto.

SCHEDULE A.

Class 1.—Fixed and permanent capital stock created by virtue of Building Society Acts.

Description.	Total amount issued and subsisting at 31st December, 1914.			Total amount of actual payments thereon.	Total amount unpaid and constituting an asset of the Corporation.
	No. of shares	Par value.	——		
		$	$	$	$
1. Fully called stock	40,000	50	2,000,000	1,906,201 82	93,798 18
2. Partly called stock	50,000	50	2,500,000	500,000 00	2,000.000 00
Totals.	90,000	.....	4,500,000	2,406,201 82	2,093,798 18

LIST OF SHAREHOLDERS AS AT 31ST DECEMBER, 1914.

(Not printed.)

BALANCE SHEET AS AT 31ST DECEMBER, 1914.

Dr. Capital and Liabilities.

Capital (Liabilities to Stockholders or Shareholders).

A.—Permanent Capital Stock or Shares.

1. (*a*) Ordinary joint stock capital fully called; total called, $2,000,000.00; total paid thereon	$1,906,201 82		
2. (*b*) Ordinary joint stock capital, 20 per cent. called; total called ; total paid thereon	500,000 00		
4. (*d*) Dividend declared in respect of (1), (2), but not yet paid	72,133 25		
5. (*e*) Unappropriated profits in respect of (1), (2)	22,344 80		
6. (*f*) Reserve fund in respect of (1), (2)	2,767,383 56		
9. (*i*) Branch Office Extension Fund	20,000 00		
10. (*j*) Officers' Pension Fund	10,000 00		
11. (*k*) Patriotic Fund	4,000 00		
			5,302,063 43

Liabilities to the Public.

27. Deposited, right reserved to require 30 days' notice of any withdrawal	$2,012,154 54	
28. Interest on deposits capitalized or paid in 1914, $56,506.41		
29. Debentures payable in Canada	3,571,883 41	
30. Interest due and accrued on (29)	56,080 30	
31. Debentures payable elsewhere than in Canada.....	5,439,111 90	
32. Interest due and accrued on (31)	36,873 06	
		11,116,103 21
Total liabilities		$16,418,166 64

Cr. Assets.

I.—Assets of which the Corporation is the Beneficial Owner.

A.—Immovable Property Owned Beneficially by Corporation.

1. (*a*) Office premises situate as follows:		
2. (i) At 440-442-444 Richmond Street, London, Ont held in freehold		$65,000 00

BALANCE SHEET.—Continued.

B.—Debts secured by Mortgages of Land.

9. (*a*)	Debts (other than item 10) secured by mortgages of land, $12,331,610.00; less amount retained to pay prior mortgages, $95,129.57	.....	$12,236,480 43

C.—Debts not above enumerated for which the Corporation holds securities as follows:

14. (*b*)	Municipal bonds or debentures owned by Company	$671,723 00	
15. (*c*)	Public School debentures owned by Company	1,206,928 00	
16. (*d*)	Bonds of other Corporations owned by Company	68,250 00	
17. (*e*)	Rural Telephone bonds	290,443 00	
22. (*j*)	Debts secured by Life Insurance Policies	4,502 00	
23. (*k*)	Debts secured by bank stock	869 00	
24. (*l*)	Debts secured by Municipal Debentures (demand loans)	634 00	
			2,243,349 00

E.—Cash.

31. (*a*)	On hand	$47,892 86	
32. (*b*)	In bank as follows:		
33.	(i) In England	6,579 76	
34.	(ii) In Canada	641,254 59	
			695,727 21

F.—Assets not hereinbefore mentioned.

37. (*a*)	Permanent stock of other Corporations fully paid up	1,177,610 00
	Total assets	$16,418,166 64

CASH ACCOUNT.

Receipts for the year ending 31st December, 1914.

I.—Received by the Corporation for its Own Use.

A.—Balance from 31st December, 1913.

		(Col. 1)	(Col. 4)
1. (*a*)	Cash (not already shown under (1)):		
2.	(i) On hand	$38,207 83	
3.	(ii) In bank	590,761 14	
			$628,968 97

B.—Sums received wholly or partly on Capital Stock.

4. (*a*)	Calls on joint stock permanent capital	$306,201 82	
5. (*b*)	Premiums on (4)	307,383 56	
			613,585 38

C.—Receipts on account of Investments, Loans or Debts.

	(*a*) On mortgages of realty:		
10.	(i) Principal	$2,339,142 79	
11.	(ii) Interest	826,990 21	
	(*b*) On other securities:		
12.	(i) Principal	1,492,709 01	
13.	(ii) Interest or dividends	109,112 33	
14.	Retained to pay assumed mortgages	43,808 25	
			4,811,762 59

CASH ACCOUNT.—Continued.

Receipts for the year ending 31st December, 1914.

D.—Receipts from Real Estate Owned Beneficially by Corporation.			
17. (*b*) Rents			$1,860 00
F.—Borrowed Money.			
26. (*b*) Borrowed by taking deposits	$6,090,547 09		
27. (*c*) Borrowed on debentures	1,776,199 34		
			7,866,746 43
G.—Receipts from other sources, viz.:			
30. (*a*) Interest on bank accounts	$7,888 87		
(*b*) Contributions to office Pension Fund	1,900 91		
			9,789 78
Total			$13,932,713 15

CASH ACCOUNT.

Expenditure for the year ending 31st December, 1914.

	(Col. 1.)	(Col. 4.)
I.—Expended on Corporation Account.		
A.—Sums Loaned or Invested on Capital Account.		
1. (*a*) Loaned on mortgages of realty, $2,361,487.63; including assumed mortgages, $55,603.98	$2,417,091 61	
(*b*) Loaned or invested in other securities:		
3. (ii) Loaned on bonds	880,773 97	
4. (iii) Debentures and other securities purchased	1,586,347 32	
		$4,884,212 90
B.—Expended on Stock Account.		
8. Dividends paid on permanent stock		269,433 90
C.—Borrowed Money (other than foregoing) or interest thereon paid, viz.:		
19. (*b*) Deposits: Principal, $6,123,203.77; interest, $2,598.63	$6,125,802 40	
20. (*c*) Debentures issued in Canada: Principal, $860,958.17; interest, $140,314.51	1,001,272 68	
21. (*d*) Debentures issued elsewhere: Principal, $527,741.26; interest, $227,753.01	755,494 27	
		7,882,569 35
D.—Management Expenses (other than foregoing).		
25. (*a*) Salaries, wages and fees	$74,102 88	
26. (*b*) Commission or brokerage	35,320 02	
27. (*c*) Insurance and guarantee premiums	1,792 19	
28. (*d*) Stationery, postage, printing and advertising	13,922 71	
29. (*e*) Law costs	1,149 74	
30. (*f*) Fuel, rent, taxes (other than in 7 and 32) and rates	11,995 93	
31. (*g*) Travelling expenses	6,399 31	
32. (*h*) Registration fees	391 10	
33. (*i*) Other management expenditure	4,530 13	
		149,604 61

CASH ACCOUNT.—Continued.

Expenditure for the year ending 31st December, 1914.

	E.—Other Expenditures, viz.:		
34.	(*a*) Building	$38,264 87	
35.	(*b*) Transferred to Canada Trust Co., Trustees for Officers' Pension Fund	11,900 91	
36.	(*c*) Patriotic Fund	1,000 00	
			$51,165 78
	F.—Balance.		
37.	(*a*) Cash on hand and in banks		695,727 21
	Total		$13,932,713 15

Miscellaneous Statement for the Year Ending 31st December, 1914.

1. Amount of Debentures maturing in 1915: Payable in Canada, $1,311,057.52 (including $7,017.51 overdue and not presented for payment); payable elsewhere, $1,141,569.13, including $2,920.00 overdue and not presented for payment.
2. Amount of other existing obligations which will mature in 1915: Exclusive of deposits, none.
3. Amount of securities held by the Corporation which will mature and become payable to the Corporation in 1915, $1,863,110.75.
4. Average rate of interest per annum paid by the Corporation during 1914: On deposits, 3%; on debentures, 4.323%; on debenture stock, none.
5. Average rate of interest per annum received by the Corporation during 1914: (*a*) On mortgages of realty; (*b*) on other securities.
   (i) Owned beneficially by the Corporation: (*a*) 6.9569%; (*b*) 5.843%.
   (ii) Not owned beneficially: (*a*) nil; (*b*) nil.
6. Of the mortgages owned beneficially by the Corporation, $8,392.349.00 is on realty situate in Ontario, and $3,939,261.00 is on realty situate elsewhere.
7. Of the mortgages not owned beneficially by the Corporation, none is on realty situate in Ontario, and none is on realty situate elsewhere.
8. Loans written off or transferred to real estate account during 1914, viz.:
   (i) Funds or securities owned beneficially, none.
   (ii) Not so owned, none.
9. Number and aggregate amount of mortgages upon which compulsory proceedings have been taken by the Corporation in 1914, viz.:
   (i) Owned beneficially: Number, 48; amount, $133,920.11.
   (ii) Not so owned: Number, none.
10. Aggegate market value of land mortgaged to the Corporation:
   (i) Mortgages owned beneficially, $27,507,031.00.
   (ii) Not so owned, none.
11. How often are the securities held by the Corporation valued? Annually.
12. (*a*) Specify the officers of the Corporation who are under bond and for what sum respectively: General Manager, $10,000.00; other officers, $121,000.00; total, $131,000.00.
   (*b*) Are the said bonds executed by private sureties or by Guarantee Companies? Guarantee Company.
13. Date when the accounts of the Corporation were last audited: As at December 31st, 1914.
14. Names and addresses of the auditors respectively for 1914 and 1915 (if appointed):
   For 1914: M. H. Rowland and F. G. Jewell, C.A.
   For 1915: M. H. Rowland and F. G. Jewell, C.A.
15. What were the dividend days of the Corporation in 1914 and what rate or rates of dividend were paid on those days respectively? 2nd January, 1st April, 2nd July and 1st October, each 3%.
16. What is the date appointed for the Annual Meeting? 10th February, 1915. Date of last Annual Meeting? 11th February, 1914.
17. Special General Meetings held in 1914: Dates, none.

THE INDUSTRIAL MORTGAGE AND SAVINGS COMPANY.

Head Office, Sarnia.

Constating Instruments.

Incorporated under the Building Societies Act, R.S.O. 1887, c. 169, by declaration filed with the Clerk of the Peace for the County of Lambton, 20th August, 1889.

The lending and the borrowing powers are governed by the Loan and Trust Corporations Act, R.S.O. 1914, c. 184.

Annual Statement

Of the condition and affairs of the Industrial Mortgage and Savings Company, of Sarnia, Ontario, at the 31st December, 1914, and for the year ending on that day, made to the Registrar of Loan Corporations for the Province of Ontario, pursuant to the laws of the said Province.

The head office of the Corporation is at No. 197 Front Street, in the City of Sarnia, in the Province of Ontario.

The Board is constituted of ten directors, holding office for two years.

The directors and chief executive officers of the Corporation at the 31st December, 1014, were as follows, together with their respective terms of office.

John Cowan, K.C., President, Sarnia, Ont.;	January, 1914.	January, 1916.
W. G. Willoughby, 1st Vice-Pres., Watford, Ont.;	" 1914.	" 1916.
John McFarlane, 2nd Vice-Pres., Sarnia;	" 1914.	" 1916.
William McDonald, Director, Brigden, Ont.;	" 1913.	" 1915.
Malcolm McGugan, Director, Mount Brydges, Ont.;	" 1913.	" 1915.
Wm. G. Hall, Director, Arkona;	" 1913.	" 1915.
Peter Grant, Director, Avonroy, Ont.;	" 1914.	" 1916.
Byron Stephens, Director, Brigden, Ont.;	" 1913.	" 1915.
William Armstrong, Director, Wyoming, Ont.;	" 1914.	" 1916.
Donald Sutherland, Director, Forest;	" 1913.	" 1915.
D. N. Sinclair, Managing-Secretary, Sarnia, Ont.		

A. Permanent capital stock: Total amount authorized, $1,000,000; total amount subscribed, $600,000, as more particularly set out in Schedule A hereto.

Schedule A.

Class I.—Fixed and permanent capital stock created by virtue of Building Society Acts.

Description.	Total amount issued and subsisting at 31st December, 1914.			Total amount of actual payments thereon.	Total amount unpaid and constituting an asset of the Corporation.
	No. of shares.	Par value of shares.	——		
		$	$	$ c.	$ c.
1. Fully called stock	12,000	50	600,000	598,056 25	1,943 75

LIST OF SHAREHOLDERS AS AT 31st DECEMBER, 1914.

(Not printed.)

BALANCE SHEET AS AT 31ST DECEMBER, 1914.

Dr. Capital and Liabilities.

Capital (Liabilities to Stockholders or Shareholders).		
A.—Permanent Capital Stock or Shares.		
1. (*a*) Ordinary joint stock fully called; total called, $600,000; total paid thereon	$598,056 25	
4. (*d*) Dividends declared in respect of (1) but not yet paid	20,904 58	
5. (*e*) Unappropriated profits in respect of (1)	285,988 83	
		$904,949 66
Liabilities to the Public.		
27. Deposits (right reserved to require 30 days' notice of any withdrawal)	$646,044 66	
28. Interest on deposits, due, or accrued, or capitalized	20,935 59	
29 Debentures issued in Canada	500,744 42	
30. Interest due and accrued on (29)	9,973 31	
		1,177,697 98
Total liabilities		$2,082,647 64

Cr. Assets.

I.—Assets of which the Corporation is the Beneficial Owner.		
A.—Immovable Property Owned Beneficially by Corporation.		
1. (*a*) Office premises situate as follows:		
2. (i) At 197 Front St., Sarnia, held in freehold		$19,193 43
B.—Debts secured by Mortgages of Land.		
9. (*a*) Debts (other than item 10) secured by mortgages of land	$1,797,005 85	
10. (*b*) Debts secured by mortgaged land held for sale	11,330 81	
		1,808,336 66
C.—Debts not above enumerated for which the Corporation holds securities, as follows:		
14. (*b*) Debts secured by municipal bonds or debentures	$167,435 44	
20. (*h*) Debts secured only by permanent stock or shares of the Corporation	13,672 11	
		181,107 55
E.—Cash.		
31. (*a*) On hand	$10,322 90	
33. (*b*) In bank	58,868 55	
		69,191 45
F.—Assets not hereinbefore mentioned.		
37. (*a*) Office furniture		4,818 55
Total assets		$2,082,647 64

CASH ACCOUNT.

Receipts for the year ending 31st December, 1914.

I.—Received by the Corporation for its Own Use.

A.—Balance from 31st December, 1913.

		(Col. 1)	(Total Col. 4)
2.	(i) On hand	$17,595 96	
3.	(ii) In bank	49,732 87	
			$67,328 83

B.—Sums received Wholly or Partly on Capital Stock.

4.	(*a*) Call on joint stock permanent capital	$34,967 25	
5.	(*b*) Premiums on (4)	14,000 00	
			48,967 25

C.—Receipts on account of Investments, Loans or Debts.

	(*a*) On mortgages of realty:		
10.	(i) Principal	$181,644 60	
11	(ii) Interest	90,564,37	
	(*b*) On other securities:		
12.	(i) Principal	45,806 39	
13.	(ii) Interest or dividends	8,597 00	
			326,612 36

F.—Borrowed Money.

26.	(*b*) Borrowed by taking deposits	$973,295 70	
27.	(*c*) Borrowed on debentures	225,177 82	
			1,198,473 52

G.—Receipts from other sources, viz.:

30.	(*a*) Rents from office building	$427 95	
	(*b*) General interest on bank balances	885,96	
			1,313 91
	Totals		$1,642,695 87

CASH ACCOUNT.

Expenditure for the year ending 31st December, 1914.

I.—Expended on Corporation Account.

A.—Sums Loaned or Invested on Capital Account.

		(Col. 1)	(Total Col. 4)
1.	(*a*) Loaned on mortgages or realty	$200,071 28	
	Loaned or invested in other securities, viz.:		
2.	(i) Municipal debentures	45,325 83	
3.	(ii) Permanent stock	16,075 00	
			$261,472 11
6.	(*c*) Real estate purchased		12,000 00

B.—Expended on Stock Account.

8.	Dividends paid on permanent stock	40,058 71

CASH ACCOUNT.—Continued.

Expenditure for the year ending 31st December, 1914.

		Total (Col. 1)	Total (Col. 4)
C.—Borrowed Money (other than foregoing) or interest thereon paid, viz.:			
19.	(*b*) Deposits: Principal: $981,688.27; Interest, $153.04...	$981,841 31	
20.	(*c*) Debentures issued in Canada: Principal, $234,643.06; interest, $21,139.00	255,782 06	
			$1,237,623 37
D.—Management Expenses (other than foregoing).			
25.	(*a*) Salaries, wages and fees	$7,248 85	
26.	(*b*) Commission or brokerage	533 50	
28.	(*d*) Stationery, postage, printing and advertising	958 12	
29.	(*e*) Law costs	25 00	
30.	(*f*) Fuel, rent, taxes (other than in 7 and 32) and rates.	1,696 19	
32.	(*h*) Registration fee	155 00	
33.	(*i*) Other management expenditure	221 59	
			10,838 25
E.—Other Expenditures, viz.:			
34.	(*a*) On office premises	$7,193 43	
35.	(*b*) Office furniture and fixtures	4,318 55	
			11,511 98
F.—Balance.			
37.	(*a*) Cash on hand and in bank.....		69,191 45
	Total.....		$1,642,695 87

MISCELLANEOUS STATEMENT FOR THE YEAR ENDING 31ST DECEMBER, 1914.

1. Amount of Debentures maturing in 1915: Issued in Canada, $148,747.63; Issued elsewhere, none.
2. Amount of other existing obligations which will mature in 1915, none.
3. Amount of securities held by the Corporation which will mature and become payable to the Corporation in 1915, estimated $225,000.00.
4. Average rate of interest per annum paid by the Corporation during 1914: On deposits, 3.19%; on debentures, 4.25%; on debenture stock, none.
5. Average rate of interest per annum received by the Corporation during 1914: (*a*) On mortgages of realty; (*b*) on other securities.
   (i) Owned beneficially by the Corporation: (*a*) 6%; (*b*) 5½%.
   (ii) Not owned beneficially: (*a*) None; (*b*) none.
6. Of the mortgages owned beneficially by the Corporation, $1,611,286.66 is on realty situate in Ontario, and $197,050 is on realty situate elsewhere.
7. Of the mortgages not owned beneficially by the Corporation, none is on realty situate in Ontario, and none is on realty situate elsewhere.
8. Loans written off or transferred to real estate account during 1914, viz.:
   (i) Funds or secureties owned beneficially, none.
   (ii) Not so owned, none.
9. Number and aggregate amount of mortgages upon which compulsory proceedings have been taken by the Corporation in 1914, viz.:
   (i) Owned beneficially: Number, 2; Amount, $4,156.25.
   (ii) Not so owned: Number, none; Amount, none.
10. Aggegate market value of land mortgaged to the Corporation:
   (i) Mortgages owned beneficially, $3,000,000.
   (ii) Not so owned, none.
11. How often are the securities held by the Corporation valued? Annually.

12. (*a*) Specify the officers of the Corporation who are under bond and for what sum respectively: Accountant, $6,000; Manager, $12,000; Assistant, $2,000.
    (*b*) Are the said bonds executed by private sureties or by Guarantee Companies? Both Manager and Accountant, privately; Assistant, Guarantee Company.
13. Date when the accounts of the Corporation were last audited. Audited monthly.
14. Names and addresses of the auditors respectively for 1914 and 1915 (if appointed):
    For 1914: Henry Ingram and A. B. Telfer.
    For 1915: Henry Ingram and A. B. Telfer.
15. What were the dividend days of the Corporation in 1914 and what rate or rates of dividend paid on those days respectively? January 2nd and July 2nd; rate, 7% per annum.
16. What is the date appointed for the Annual Meeting? No fixed date. Date of last Annual Meeting? January 28th, 1914.
17. Special General Meetings held in 1914: Dates, none.

LANDED BANKING AND LOAN COMPANY.

Head Office, Hamilton, Ontario.

Constating Instruments.

Incorporated under the Building Societies Acts Consol. Stat. U. C., chap. 53, by declaration filed with the Clerk of the Peace for the County of Wentworth, 16th December, 1876.

The lending and the borrowing powers are governed by the Loan and Trust Corporations Act, R.S.O. 1914, chap. 184.

Annual Statement

Of the condition and affairs of the Landed Banking and Loan Company of Hamilton, Ont., at the 31st December, 1914, and for the year ending on that day, made to the Registrar of Loan Corporations for the Province of Ontario, pursuant to the laws of the said Province.

The Head Office of the Corporation is at No. 47 James Street South, in the City of Hamilton, in the Province of Ontario.

The Board is constituted of six directors, holding office for one year.

The directors and chief executive officers of the Corporation at 31st December, 1914, were as follows, together with their respective terms of office:

Hon. Thomas Bain, President, Dundas:	2nd February, 1914.	1st February, 1915.
C. S. Scott, Vice-President, Hamilton:	"	"
Hon. Samuel Barker, M.P., Director, Hamilton:	"	"
Robert Hobson, Director, Hamilton:	"	"
S. F. Lazier, K.C., Director, Hamilton:	"	"
Charles Mills, Director, Hamilton	"	"
C. W. Cartwright, Manager, Hamilton:	"	"

A. Permanent capital stock: Total amount authorized, $1,050,000.00; total amount subscribed, $1,000,000.00, as more particularly set out in Schedule A hereto.

Schedule A.

Class 1.—Fixed and Permanent Capital Stock created by virtue of Building Society Acts.

Description.	Total amount issued and subsisting at 31st December, 1914.			Total amount of actual payments thereon.	Total amount unpaid and constituting an asset of the Corporation.
	No. of shares.	Par value of shares.	——		
		$	$	$ c.	
1. Fully paid stock	10,000	100	1,000,000	978,500 40	21,499 60
3. Instalment Stock.....	.....	.....	.....	.....	.....
Totals.....	10,000	100	1,000,000	978,500 40	21,499 60

LIST OF SHAREHOLDERS AS AT 31st DECEMBER, 1914.

(Not printed.)

BALANCE SHEET AS AT 31ST DECEMBER, 1914.

Dr. Capital and Liabilities.

Capital (Liabilities to Stockholders or Shareholders).		
A.—Permanent Capital Stock or Shares.		
1. (*a*) Ordinary joint stock capital fully called; total called, $1,000,0000; total paid thereon	$978,500 40	
4. (*d*) Dividends declared in respect of (1) but not yet paid	38,989 43	
5. (*e*) Unappropriated profits in respect of (1)	826 67	
6. (*f*) Reserve fund in respect of (1)	675,000 00	
		$1,693,316 50
Liabilities to the Public.		
27. Deposits (right reserved to require 30 days' notice of any withdrawal)	$869,222 51	
29. Debentures issued in Canada	395,263 77	
30. Interest due and accrued on (29)	5,179 34	
31. Debentures issued elsewhere than in Canada	533,057 87	
32. Interest due and accrued on (31)	3,186 64	
40. Other liabilities to the public, viz.:		
41. (*a*) Advertising, auditors, valuators, rent, etc.	2,323 67	
		1,808,233 80
Total liabilities		$3,501,550 30

Cr. Assets.

I.—Assets of which the Corporation is the Beneficial Owner.		
A.—Immovable Property Owned Beneficially by Corporation.		
1. (*a*) Office premises situate as follows: At Hamilton, held in freehold	$65,000 00	
5. (*b*) Freehold land (including buildings), other than foregoing	850 00	
		$65,850 00
B.—Debts secured by Mortgages of Land.		
9. (*a*) Debts (other than 10) secured by mortgages of land	$3,103,794 20	
10. (*b*) Debts secured by mortgaged land held for sale	3,801 32	
		3,107,595 52
C.—Debts not above enumerated for which the Corporation holds securities, as follows:		
14. (*b*) Debts secured by municipal bonds or debentures	$36,649 66	
20. (*h*) Debts secured only by Permanent Stock or Shares of the Corporation	14,084 48	
22. (*j*) Debts secured by advances on Stocks and Bonds not owned by Company	62,798 93	
		113,533 07
E.—Cash.		
31. (*a*) On hand	$2,894 54	
32. (*b*) In banks	205,378 75	
		208,273 29

BALANCE SHEET.—Continued.

	F.—Assets not hereinbefore mentioned.	
37. (*a*)	Bell Telephone Company Bonds	6,298 42
	Total assets	$3,501,550 30

CASH ACCOUNT.

Receipts for the year ending 31st December, 1914.

	I.—Received by the Corporation for its Own Use.	
	A.—Balance from 31st December, 1913.	
1. (*a*)	Cash (not already shown under (1)):	Total (Col. 4)
2.	(i) On hand	$5,279 27
3.	(ii) In bank	52,712 24
	B.—Sums Received Wholly or Partly on Capital Stock.	
4. (*a*)	Calls on Joint Stock Permanent Capital	49,374 45
5. (*b*)	Premiums on (4)	9,775 00
	C.—Receipts on account of Investments, Loans or Debts.	
	(*a*) On mortgages of realty:	
10.	(i) Principal	
11.	(ii) Interest	
	(*b*) On other securities:	
12.	(i) Principal	
13.	(ii) Interest or dividends	580,640 30
	(*c*) Unsecured debts:	
14.	(i) Principal	
15.	(ii) Interest	
	D.—Receipts from Real Estate Owned Beneficially by Corporation.	
17. (*b*)	Rents	154 85
	F.—Borrowed Money.	
26. (*b*)	Borrowed by taking deposits	1,787,109 89
27. (*c*)	Borrowed on debentures	96,791 65
	G.—Receipts from other sources, viz.:	
30. (*a*)	Bank interest, rents, etc	6,151 50
	Totals	$2,587,989 15

CASH ACCOUNT.

Expenditure for the year ending 31st December, 1914.

	I.—Expended on Corporation Account.		
	A.—Sums Loaned, or Invested on Capital Account.		
1. (*a*)	Loaned on mortgages of realty and other securities	(Col. 1)	Total (Col. 4) $281,922 52
	B.—Expended on Stock Account.		
8.	Dividends paid on permanent stock	.....	73,984 92

CASH ACCOUNT.—Continued.

Expenditure for the year ending 31st December, 1914.

	C.—Borrowed Money (other than foregoing) or interest thereon paid.		
19.	(*b*) Deposits: Principal, $1,817,317.92; interest, $1,080.30.	$1,818,398 22	
20.	(*c*) Debentures issued in Canada: Principal, $96,224.57; interest, $18,543.14	114,767 71	
21.	(*d*) Debentures issued elsewhere: Principal, $35,526.66; interest, $22,524.14	58,050 80	
			1,991,216 73
	D.—Management Expenses (other than foregoing).		
25.	(*a*) Salaries, wages and fees	$16,067 54	
28.	(*d*) Stationery, postage, printing and advertising	1,345 15	
31.	(*g*) Travelling expenses	5,131 00	
32.	(*h*) Registration fees and taxes	2,524 40	
			25,068 09
	E.—Other Expenditures, viz.:		
34.	(*a*) Debenture expenses		1,643 59
35.	(*b*) Head office expenses		3,970 38
36.	(*c*) Valuators' commission		1,909 63
	F.—Balance.		
37.	(*a*) Cash on hand and in banks		208,273 29
	Total		$2,587,989 15

MISCELLANEOUS STATEMENT FOR THE YEAR ENDING 31ST DECEMBER, 1914.

1. Amount of Debentures maturing in 1915: Issued in Canada, $117,015.00; Issued elsewhere, $194,751.83.
2. Amount of other existing obligations which will mature in 1915, $869,222.51.
3. Amount of securities held by the Corporation which will mature and become payable to the Corporation in 1915: Approximately $400,000.00.
4. Average rate of interest per annum paid by the Corporation during 1914: On deposits, 3.62%; on debentures, 4.30%; on debenture stock, none.
5. Average rate of interest per annum received by the Corporation during 1914: (*a*) On mortgages of realty; (*b*) on other securities.
   (i) Owned beneficially by the Corporation: (*a*) 6.94%; (*b*) 5.668%.
   (ii) Not owned beneficially: (*a*) none; (*b*) none.
6. Of the mortgages owned beneficially by the Corporation, $1,451,426.25 is on realty situate in Ontario, and $1,652,367.95 is on realty situate elsewhere.
7. Of the mortgages not owned beneficially by the Corporation, none is on realty situate in Ontario, and none is on realty situate elsewhere.
8. Loans written off or transferred to real estate account during 1914, viz.:
   (i) Funds or securities owned beneficially, none.
   (ii) Not so owned, none.
9. Number and aggregate amount of mortgages upon which compulsory proceedings have been taken by the Corporation in 1914, viz.:
   (i) Owned beneficially: Number, 2; Amount, $3,717.85.
   (ii) Not so owned: Number, none; Amount, none.
10. Aggregate market value of land mortgaged to the Corporation:
   (i) Mortgages owned beneficially, $6,652,000.00.
   (ii) Not so owned, none.
11. How often are the securities held by the Corporation valued? Yearly or oftener.

12. (*a*) Specify the officers of the Corporation who are under bond and for what sum respectively: Manager, $10,000.00; Accountant and Teller, $5,000.00 each; Ledger-keeper and Inspectors, $2,000.00 each.
    (*b*) Are the said bonds executed by private sureties or by Guarantee Companies? Guarantee Companies.
13. Date when the accounts of the Corporation were last audited? December, 1914.
14. Names and addresses of the auditors respectively for 1914 and for 1915 (if appointed):
    For 1914: R. E. Young, Toronto; G. E. F. Smith, Hamilton.
    For 1915: R. E. Young, Toronto; G. E. F. Smith, Hamilton.
15. What were the dividend days of the Corporation in 1914 and what rate or rates of dividend were paid on those days respectively? 2nd January, 4%; 2nd July, 4%.
16. What is the date appointed for the Annual Meeting? First Monday in February. Date of last Annual Meeting? 2nd February, 1914.
17. Special General Meetings held in 1914: Dates, none.

THE BRITISH MORTGAGE LOAN COMPANY OF ONTARIO.

Head Office, Stratford, Ontario.

Constating Instruments.

Incorporated by Letters Patent of Ontario, dated October 5th, 1877 (Lib. 5, No. 52), issued under R.S.O. 1877, c. 150, which Act was continued by R.S.O. 1887, c. 157, and was as to Loan Corporations superseded by 60 V. c. 38 (O), now R.S.O. 1914, c. 184.

The lending and the borrowing powers of the company are derived from its Letters Patent and the above public general Statute.

Annual Statement

Of the condition and affairs of The British Mortgage Loan Company of Ontario at the 31st December, 1914, and for the year ending on that day, made to the Registrar of Loan Corporations for the Province of Ontario, pursuant to the laws of the said Province.

The head office of the Corporation is No. 27 Downie Street, in the City of Stratford, in the Province of Ontario.

The Board is constituted of eight directors, holding office for one year.

The directors and chief executive officers of the Corporation at the 31st December, 1914, were as follows, together with their respective terms of office:—

John Brown, President, Stratford;	Aug. 17th, 1914;	Jan. 28th, 1915.
J. W. Scott, Vice-President, Listowel;	"	"
James Trow, Director, Stratford;	Jan. 22nd, 1914;	"
James A. Robertson, Director, Stratford;	Aug. 17th, 1914;	"
Herbert M. Johnson, Director, Stratford:	Jan. 22nd, 1914;	"
James P. Morton, Director, Hamilton;	"	"
Hon. Nelson Monteith, Director, Stratford;	"	"
Thomas Ballantyne, Director, Stratford;	"	"
J. A. Davidson, Manager and Secretary, Stratford;	Aug. 1st, 1914.	

A. Permanent capital stock: Total amount authorized, $5,000,000; total amount subscribed, $450,000, as more particularly set out in Schedule A hereto.

Schedule A.

Class 2.—Fixed and Permanent Capital Stock created by virtue of Joint Stock Companies' Act or Private Acts.

Last call made: Date, 2nd June, 1902. Rate—Balance due and unpaid.

Description.	No. of shares.	Par value.	Total amount held.	Total amount paid thereon.	Total remaining unpaid on calls.
		$	$	$ c.	$ c.
1. Fully called	4,500	100	450,000	449,650 00	350 00
Totals..... ..	4,500	100	450,000	449,650 00	350 00

LIST OF SHAREHOLDERS AS AT 31st DECEMBER, 1914.

(Not printed.)

BALANCE SHEET AS AT 31st DECEMBER, 1914.

Dr. Capital and Liabilities.

Capital (Liabilities to Stockholders or Shareholders).			
A.—Permanent Capital Stock or Shares.			
1. (*a*) Ordinary joint stock capital fully called; total called, $450,000; total paid thereon	$449,650 00		
4. (*d*) Dividends declared in respect of (1), but not yet paid	17,986 00		
5. (*e*) Unappropriated profits in respect of (1)	7,971 54		
6. (*f*) Reserve fund in respect of (1)	300,000 00		
			$775,607 54
Liabilities to the Public.			
27. Deposits (including all interest to 31st December, 1914, capitalized), right reserved to require 30 days' notice of any withdrawal	$628,827 37		
29. Debentures issued in Canada	342,914 77		
30. Interest due and accrued on (29)			
			971,742 14
Total liabilities			$1,747,349 68

Cr. Assets.

I.—Assets of which the Corporation is Beneficial Owner.		
A.—Immovable Property Owned Beneficially by Corporation.		
1. (*a*) Office premises situate as follows:		
2. (i) At Stratford, held in freehold, assessed value		$17,000 00
B.—Debts Secured by Mortgages of Land.		
9. (*a*) Debts secured by mortgages of land and interest accrued		1,643,918 00
C.—Debts not above enumerated for which the Corporation holds Securities as follows:—		
14. (*b*) Debts secured by municipal bonds or debentures		53,065 00
E.—Cash.		
32. In Bank of Montreal, Stratford		33,366 68
Total assets		$1,747,349 68

CASH ACCOUNT.

Receipts for the year ending 31st December, 1914.

I.—Received by the Corporation for Its Own Use.			
A.—Balance from 31st December, 1913.			
		(Col. 1.)	Total (Col. 4.)
1. (*b*) Cash (not already shown under (1)):			
3. (ii) In bank			$23,964 55
B.—Sums Received Wholly or Partly on Capital Stock.			
4. (*a*) Calls on Joint Stock Permanent Capital			200 00

CASH ACCOUNT.—Continued.

Receipts for the year ending 31st December, 1914.

C.—Receipts on account of Investments, Loans or Debts.

	(*a*) On mortgages of realty:—		
10.	(i) Principal and interest	$407,340 78	
			$407,340 78
	F.—Borrowed Money.		
26.	(*b*) Borrowed by taking deposits	$785,662 00	
27.	(*c*) Borrowed on debentures	127,702 77	
			913,364 77
	Total		$1,344,870 10

CASH ACCOUNT.

Expenditure for the year ending 31st December, 1914.

I.—Expended on Corporation Account.

A.—Sums Loaned or Invested on Capital Account.

		(Col. 1.)	(Col. 4.)
1.	(*a*) Loaned on mortgage of realty (including item 7).	$310,114 38	
	(*b*) Loaned or invested on other securities, viz.:		
1.	(i) City of Stratford debentures	53,065 00	
			$363,179 38

B.—Expended on Stock Account.

8.	Dividends paid on permanent stock	$35,964 00	
			35,964 00

C.—Borrowed money (other than foregoing) or interest thereon paid, viz.:

19.	(*b*) Deposits: Principal, $745,206.41; interest, $21,306.99	$766,513 40	
20.	(*c*) Debentures issued in Canada: Principal, $119,900.10; interest, $13,701.84	133,601 74	
			900,115 14

D.—Management Expenses (other than foregoing).

25.	(*a*) Salaries, wages and fees	$6,854 00	
26.	(*b*) Commission or brokerage	1,255 10	
28.	(*d*) Stationery, postage, printing and advertising and new typewriter	999 11	
29.	(*e*) Law costs	48 90	
30.	(*f*) Fuel, rent, taxes (other than 7 and 32) and rates	830 57	
31.	(*g*) Travelling expenses	7 50	
32.	(*h*) Registration fees and fyling fees	218 00	
33.	(*i*) Other management expenditure	199 15	
			10,412 33

CASH ACCOUNT.—Continued.

Expenditure for the year ending 31st December, 1914.

	E.—Other Expenditure, viz.:		
34. (*a*)	Improvement to office premises	$1,232 57	
35. (*b*)	Vote of shareholders to President, Vice-President and Auditors	600 00	
			1,832 57
	F.—Balance.		
37. (*b*)	Cash in bank		33,366 68
	Totals		$1,344,870 10

MISCELLANEOUS STATEMENT FOR THE YEAR ENDING 31ST DECEMBER, 1914.

1. Amount of debentures maturing in 1915: Issued in Canada, $76,391.00; issued elsewhere, none.
2. Amount of other existing obligations which will mature in 1915, none.
3. Amount of securities held by the Corporation which will mature and become payable to the Corporation in 1915, ————.
4. Average rate of interest per annum paid by the Corporation during 1914: On deposits, 3.53%; on debentures, 4.35%; on debenture stock, ———
5. Average rate of interest per annum received by the Corporation during 1914: (*a*) On mortgages of realty; (*b*) On other securities:
   (i) Owned beneficially by the Corporation: (*a*) 5.89%; (*b*) 5.75%.
   (ii) Not owned beneficially: (*a*) ; (*b*)
6. Of the mortgages owned beneficially by the Corporation, $1,643,918.00 is on realty situate in Ontario, and is on realty situate elsewhere.
7. Of the mortgages not owned beneficially by the Corporation, is on realty situate in Ontario, and is on realty situate elsewhere.
8. Loans written off or transferred to real estate account during 1914, viz.:
   (i) Funds or securities owned beneficially, none.
   (ii) Not so owned, none.
9. Number and aggregate amount of mortgages upon which compulsory proceedings have been taken by the Corporation in 1914, viz.:
   (i) Owned beneficially, No. 5; amount, $11,215.
   (ii) Not so owned, No. ; amount, .
10. Aggregate market value of land mortgaged to the Corporation:
   (i) Mortgages owned beneficially, $3,502,455.
   (ii) Not so owned,
11. How often are the securities held by the Corporation valued? No regular valuation.
12. (*a*) Specify the officers of the Corporation who are under bond and for what sum respectively: J. A. Davidson, $10,000; P. Bradshaw, $5,000; W. P. Bradshaw, $2,000.
   (*b*) Are the said bonds executed by private sureties or by Guarantee Companies? Guarantee Companies.
13. Date when the accounts of the Corporation were last audited. January, 1915.
14. Names and addresses of the auditors respectively for 1914 and for 1915 (if appointed):
   For 1914: George Hamilton and William Irwin.
   For 1915: Not appointed.
15. What were the dividend days of the Corporation in 1914 and what rate or rates of dividend were paid on those days respectively? January 2nd, 1914; July 2nd, 1914. Four per cent. dividend paid each date, at the rate of 8% per annum.
16. What is the date appointed for the Annual Meeting? 28th January, 1915. Date of last Annual Meeting? 22nd January, 1914.
17. Special General Meetings held in 1914: None held.

COLONIAL INVESTMENT AND LOAN COMPANY.

Head Office, Toronto.

Incorporated under special Act of Canada, 63-4 V., c. 95.

Annual Statement

Of the condition and affairs of the Colonial Investment and Loan Company, of Toronto, Ont., at the 31st December, 1914, and for the year ending on that day, made to the Registrar of Loan Corporations for the Province of Ontario, pursuant to the laws of the said Province.

The head office of the Corporation is No. 15 Richmond Street West, in the City of Toronto, in the Province of Ontario.

The Board is constituted of five directors holding office for one year.

The directors and chief executive officers of the Corporation at the 31st December, 1914, were as follows, together with their respective terms of office:

A. J. Jackson, President, Toronto;	March 17th, 1914;	Feb. 24th, 1915.
J. H. Mitchell, Vice-President, Toronto, Ont.;	"	"
Henry O'Hara, Vice-President, Toronto, Ont.;	"	"
W. H. Cross, Director, Toronto, Ont.;	"	"
W. R. White, K.C., Director, Pembroke, Ont.;	"	"
A. J. Jackson, Manager, Toronto, Ont.;	Feb. 28th, 1914;	Feb. 28th, 1915.
J. H. Mitchell, Secretary, Toronto, Ont.;	"	"

A.—Permanent capital stock: Total amount authorized, $5,000,000; permanent preference, $4,900,000; ordinary permanent, $100,000; total amount subscribed, permanent preference, $2,455,010.00; ordinary permanent, $100,000, as more particularly set out in Schedule A hereto.

Schedule A.

Class 2.—Fixed and permanent capital stock created by virtue of Joint Stock Companies' Acts or Private Acts.

Last call made: Permanent preferred, May 12th, 1902; gross amount, $113,570.09; amount paid thereon, $90,363.43. Ordinary permanent, December 13th, 1910; rate per cent., ten per cent.; gross amount, $10,000.00; amount paid thereon, $10,000.00.

Description.	No. of shares.	Par value.	Total amount held.	Total amount paid thereon.	Total remaining unpaid on calls.
		$	$ c.	$ c.	$ c.
1. Fully called permanent preference	245,501	10	2,455,010 00	2,431,803 34	23,206 66
2. 20 per cent. called, ordinary permanent	10,000	10	100,000 00	20,000 00	None
Total	255,501	.....	2,555,010 00	2,451,803 34	23,206 66

LIST OF SHAREHOLDERS AS AT 31st DECEMBER, 1914.

(Not printed.)

BALANCE SHEET AS AT 31st DECEMBER, 1914.

Dr. Capital and Liabilities.

A.—Permanent Capital Stock or Shares.

1. (*a*)	Permanent preference stock capital fully called: Total called, $2,455.010; total paid thereon	$2,431,803 34	
2. (*b*)	Ordinary joint stock capital 20 per cent. called: Total called, $20,000; total paid thereon	20,000 00	
4. (*d*)	Dividends declared in respect of (1) and (2), but not yet paid: Permanent preference, $60,793.70; ordinary permanent, $500.00	61,293 70	
5. (*e*)	Unappropriated profits in respect of (1) and (2) (profit and loss)	52,703 46	
6. (*f*)	Reserve fund in respect of (1) and (2)	270,000 00	
	Real Estate Reserve Fund	40,000 00	
	Unclaimed dividends and balances	6,276 08	
			$2,882,076 58

Liabilities to the Public.

29.	Debentures issued in Canada	$216,050 00	
30.	Interest due or accrued on (29)	4,884 93	
31.	Debentures issued elsewhere than in Canada, sterling..	644,453 70	
32.	Interest due or accrued on (31)	3,905 36	
41.	Other liabilities to the public, viz.:		
42. (*a*)	Sundry accounts	1,267 00	
43. (*b*)	Mortgages assumed with accrued interest	13,421 86	
44. (*c*)	Pension Fund	5,000 00	
			888,982 85
	Total liabilities		$3,771,059 43

Cr. Assets.

I.—Assets of which the Corporation is the Beneficial Owner.

A.—Immovable Property Owned Beneficially by Corporation.

5. (*b*)	Freehold land (including buildings)	$198,332 30	
			$198,332 30

B.—Debts secured by Mortgage of Land.

9. (*a*)	*Debts (other than item 10) secured by mortgages of land: Loans, $3,344,864.66, less payment $895,019.84	$2,449,844 82	
10. (*b*)	Debts secured by mortgaged lands held for sale....	12,431 29	
	Interest current for month of December, 1914.	2,071 31	
11. (*c*)	Interest due or accrued on item 9 and not included therein	99,619 12	
12. (*d*)	Of the debts mentioned in item 13 the sum of $19,750.00 is due by directors or officers of the Corporation (not extended), $19,750.00.		
	Insurance premiums, taxes, loan expense	44,487 96	
			2,608,454 50

*Mortgages and other authorized securities to the value of $125.00 for each $100.00 of the aggregate value of outstanding debentures of the Company are deposited with The Imperial Trusts Company of Canada as trustee as security for the debenture holders.

Cr. Assets.

C.—Debts not above enumerated, for which the Corporation holds security as follows:			
13. (*a*) Mortgages and agreements for sale purchased, net cost with accrued charges	$95,468 17		
19. (*g*) Debts secured by debentures	248 75		
20. (*h*) †Debts secured only by permanent stock or shares of the Corporation	195,550 46		
22. (*j*) Stocks owned by the Company	275,337 12		
23. (*k*) Bonds owned by Company	61,810 46		
24. (*l*) Call loans	105,145 15		
26. (*n*) Interest due or accrued on items 22 and 23 not included therein	7,131 36		
			740,691 47
E.—Cash.			
32. (*b*) In banks and trust company			221,384 53
F.—Assets not hereinbefore mentioned.			
41. (*e*) Office furniture			2,196 63
Total assets			$3,771,059 43
Note.—Assets reported in 1913 but written off in 1914 (not extended)	$14,729 68		

CASH ACCOUNT.

Receipts for the year ending 31st December, 1914.

I. —Received by the Corporation for its Own Use.				
A.—Balance at 31st December, 1913.	(Col. 1.)	(Col. 2.)	(Col. 3.)	Total (Col. 4.)
1. Balance on hand and in bank	.....	$171,304 72	.....	$171,304 72
B.—Sums received Wholly or Partly on Capital Stock.				
4. (*a*) Calls on permanent preference stock	.....	.....	$3,362 78	3,362 78
C.—Receipts on account of Investments, Loans or Debts. (*a*) On mortgages of realty:				
10. (i) Principal, loans repaid—including transfers to real estate	.....	573,861 41		
11. (ii) Interest, including December, 1914, accretions	$202,818 99			

†Of the debts mentioned in item 20 the sum of $32,800.00 is due by directors or officers of the Corporation.

CASH ACCOUNT.—Continued.

Receipts for the year ending 31st December, 1914.

	(Col. 1.)	(Col. 2.)	(Col. 3.)	Total (Col. 4.)
(*b*) On other securities:				
Debenture loans	.....	$8 49		
Share loans	.....	36,733 87		
12. (1) Call loans	.....	290,898 75		
13. Mortgages and agreements for sale purchased...	.....	49,890 02		
Sale of stocks	$379 68	4,816 00		
Assumed mortgages	.....	5,622 12		
14. Principal new loaning plans..	.....	149,339 24		
15. Repayment in arrears	.....	10,339 50		
Accrued interest	.....	99,724 52		
D.—Receipts from Real Estate Owned Beneficially by Corporation.				
16. (*a*) Sales (not included in any of the foregoing items)	.....	9,063 49		
17. (*b*) Rents	5,781 50			
Profits in properties sold	1,498 86			
E.—Miscellaneous.				
19. (*b*) Discharge of mortgage fees	598 50			
20. (*c*) Special val. fees	29 00			
21. (*d*) Fines, transfer fees, etc.	30 04			
22. (*e*) Interest on arrears	3,566 53			
23. (*f*) Interest on sundry bank deposits	3,901 27			
Sterling Exchange	143 36			
Commission on Sale of Deposits	1,762 70			
F.—Borrowed Money.				
27. (*c*) Borrowed on debentures sterling	.....	214,532 42		
28. (*d*) Borrowed on debentures, currency	.....	77,400 00		
G.—Received from other sources, viz.:				
30. (*a*) Unclaimed dividends and balances	.....	1,721 36		
(*b*) Sundry accounts	.....	776 53	.....	225,295 21
(*c*) Sundry profits	4,784 78	.....	.....	1,524,727 72
Totals	$225,295 21	$1,696,032 44	$3,362 78	$1,924,690 43

CASH ACCOUNT.

Expenditure for the year ending 31st December, 1914.

	(Col. 1.)	(Col. 2.)	(Total Col. 4.)
A.—Sums Loaned or Invested on Capital Account.			
1. (*a*) Loaned on mortgages of realty.....	.....	$447,572 40	
(*b*) Loaned or invested in other securities:			
2. (i) Share loans	.....	62,050 00	
3. (ii) Call loans	.....	233,602 50	
4. (iii) Agreements for sale and mortgages purchased	.....	32,305 70	
5. (iv) Mortgages assumed	.....	9,729 27	
6. (*c*) Real estate purchased, loans transferred	.....	62,495 84	
7. (*d*) Stocks purchased	.....	21,982 75	
Bonds purchased	.....	61,810 46	
B.—Expended on Stock Account.			
8. Dividends on permanent preference stock.	$146,422 21		
Dividends on ordinary permanent stock..	1,200 00		
C.—Borrowed Money (other than foregoing) or interest thereon paid, viz.:			
20. (*c*) Debentures issued in Canada: (Principal and interest)	9,027 79	62,200 00	
21. (*d*) Debentures issued elsewhere: Principal, interest	27,459 82	175,526 14	
D.—Management Expenses (other than foregoing).			
25. (*a*) Salaries, wages and fees—directors, auditors, office assistants, etc. ..	28,762 74		
26. (*b*) Commission on collections	1,513 41		
27. (*c*) Agents' commission on debentures and loans	5,993 89		
28. (*d*) Stationery, postage, printing and advertising	2,839 84		
29. (*e*) Law costs	368 07		
30. (*f*) Office rent	2,720 30		
31. (*g*) Travelling expenses	1,130 65		
32. (*h*) Registration fees (Ontario)	200 00		
33. (*i*) Other management expenditure:			
Head office and agency charges	943 90		
Stamp duty, etc.	165 23		
E.—Other Expenditures, etc.			
34. (*a*) Transfer fees, sterling debenture holders	834 29		
35. (*b*) Registrar and transfer fees	400 00		
36. (*c*) Expenditure real estate	6,876 73		
Special audits and valuation fees	175 00		
Local Government tax	4,495 74		
Sundry losses	274 18		
Accrued interest portion of repayment	.....	280,282 62	
Loan expense, taxes and insurance premiums	.....	11,944 43	
F.—Balance.			
37. (*b*) Cash on hand and in banks.....	.....	221,384 53	
Totals	$241,803 79	1,682,886 64	$1,924,690 43

MISCELLANEOUS STATEMENT FOR THE YEAR ENDING 31ST DECEMBER, 1914.

1. Amount of debentures maturing in 1915: Issued in Canada, $171,350.00; issued elsewhere, $177,609.05.
2. Amount of other existing obligations which will mature in 1915. $5,005.00 mortgages assumed.
3. Amount of securities held by the Corporation which will mature and become payable to the Corporation in 1915. Agreements for sale and mortgages purchased, $5,844.14.
4. Average rate of interest per annum paid by the Corporation during 1914: On deposits, none; on debentures, 4, 4½ and 5%; on debenture stock, none.
5. Average rate of interest per annum received by the Corporation during 1914: (*a*) On mortgages of realty; (*b*) on other securities:
   (i) Owned beneficially by the Corporation: (*a*) 8.334% loans; (*b*) stocks, 5.305%; bonds, 7.789%.
   (ii) Not owned beneficially: (*a*) 8.334% loans; (*b*) stocks, 5.369%.
6. Of the mortgages owned beneficially by the Corporation, $33,903.91 is on realty situate in Ontario, and $1,263,957.87 is on realty situate elsewhere.
7. Of the mortgages not owned beneficially by the Corporation, $158,700.00 is on realty situate in Ontario, and $978,523.35 is on realty situate elsewhere.
8. Loans written off or transferred to real estate account during 1914, viz.:
   (i) Funds or securities owned beneficially, $59,586.15.
   (ii) Not so owned, none.
9. Number and aggregate amount of mortgages upon which compulsory proceedings have been taken by the Corporation in 1914, viz.:
   (i) Owned beneficially, number 4; amount, $3,440.00.
   (ii) Not so owned, number, none; amount, none.
10. Aggregate market value of land mortgaged to the Corporation:
   (i) Mortgages owned beneficially, $9,616,020.93.
11. How often are the securities held by the Corporation valued? As occasion may require.
12. (*a*) Specify the officers of the Corporation who are under bond and for what sum respectively. Secretary, $10,000.00; General Manager, $10,000.00; Cashier. $10,000.00.
   (*b*) Are the said bonds executed by private sureties or by Guarantee Companies? Guarantee Companies.
13. Date when the accounts of the Corporation were last audited. December 31st, 1914.
14. Names and addresses of the auditors respectively for 1914 and for 1915 (if appointed):
   For 1914: G. T. Clarkson, F.C.A., Toronto; Jas. Hardy, F.C.A., Toronto.
   For 1915:
15. What were the dividend days of the Corporation in 1914, and what rate or rates of dividend were paid on those days respectively. January 2nd, 1914, 3%; July 2nd, 1914, 3%.
16. What is the date appointed for the Annual Meeting? Feb. 24th, 1915. Date of last Annual Meeting? March 17th, 1914.
17. Special General Meetings held in 1914. Dates: None.

THE LAMBTON LOAN AND INVESTMENT COMPANY.

Head Office, Sarnia, Ontario.

Constating Instruments.

Incorporated under the Building Societies Act, 9 Vict., c. 90 (Province of Canada) by declaration filed on 27th March, 1847, with the Clerk of the Peace for the Western District. The original corporate name was "The Port Sarnia Building Society." The Society was reorganized as "The Lambton Permanent Building and Investment Society" under the said Act and other Acts all of which became consolidated as chapter 53 of the Consolidated Statutes of Upper Canada, by declaration filed 19th June, 1855, with the Clerk of the Peace for the County of Lambton. This latter corporate name was changed by Order-in-Council, 4th June, 1880 to The Lambton Loan and Investment Company.

The lending and the borrowing powers are governed by the Loan and Trust Corporations Act, R.S.O., 1914, chap. 184.

Annual Statement

Of the condition and affairs of The Lambton Loan and Investment Company, of Sarnia, Ontario, at the 31st of December, 1914, and for the year ending on that day, made to the Registrar of Loan Corporations for the Province of Ontario, pursuant to the laws of the said Province.

The Head Office of the Corporation is at No. 191 Front Street, in the City of Sarnia, in the Province of Ontario.

The Board is constituted of eight directors holding office for two years.

The directors and chief executive officers of the Corporation at the 31st December, 1914, were as follows, together with their respective terms of office:

Norman S. Gurd, President, Sarina;	1st January, 1914; 1st January, 1916.
David Milne, Vice-President, Sarnia;	" "
W. J. Hanna, Director, Sarnia;	" "
John Webster, Director, Florence;	" 1915; " 1916.
F. F. Pardee, Director, Sarnia;	1st January, 1915; 1st January, 1917.
Robert Mackenzie, Director, Sarnia;	" "
Thomas Boulton, Director, Mooretown;	" "
John Scott, Director, Wallaceburg;	" "
J. H. Kittermaster, Manager, Sarnia.	

A. Permanent capital stock: Total amount authorized, $1,000,000; total amount subscribed, $789,750, as more particularly set out in Schedule A hereto.

Schedule A.

Class 1.—Fixed and permanent capital stock created by virtue of Buildings Society Acts.

Description.	Total amount issued and subsisting at 31st December, 1914.			Total amount of actual payments thereon.	Total amount unpaid and constituting an asset of the Corporation.
	No. of shares.	Par value of shares	___		
1. Fully called stock.....	15,795	$ 50	$ 789,750	$ 789,750	.....

LIST OF SHAREHOLDERS AS AT 31st DECEMBER, 1914.

(Not printed.)

BALANCE SHEET AS AT 31ST DECEMBER, 1914.

Dr. Capital and Liabilities.

Capital (Liabilities to Stockholders or Shareholders).		
A.—Permanent Capital Stock or Shares		
1. (*a*) Ordinary joint stock fully called; total called, $789,750.00; total paid thereon	$789,750 00	
4. (*d*) Dividends declared in respect of (1)	31,590 00	
6. (*f*) Reserve fund in respect of (1)	640,000 00	
7. (*g*) Contingent fund in respect of (1)	21,084 64	
		$1,482,424 64
Liabilities to the Public.		
27. Deposits (right reserved to require 30 days' notice of any withdrawal)	$936,258 20	
28. Interest on deposits due, or accrued or capitalized	33,112 48	
29. Debentures issued in Canada	489,063 47	
30. Interest due and accrued on (29)	9,324 61	
		1,467,758 76
Total liabilities		$2,950,183 40

Cr. Assets.

I.—Assets of which the Corporation is the Beneficial Owner.		
A.—Immovable Property owned Beneficially by Corporation.		
1. (*a*) Office premises situate as follows:		
2. (i) At Town of Sarnia; held in freehold		$4,500 00
B.—Debts secured by Mortgages of Land.		
9. (*a*) Debts (other than item 10) secured by mortgages of land	$2,655,847 20	
10. (*b*) Debts secured by mortgaged land held for sale	43,828 10	
		2,699,675 30
C.—Debts not above enumerated for which the Corporation holds securities as follows:		
14. (*b*) Debts secured by municipal bonds or debentures	$107,274 53	
20. (*h*) Debts secured only by permanent stock or shares of the Corporation	45,129 94	
		152,404 47
E.—Cash.		
31. (*a*) On hand	$11,461 97	
32. (*b*) In bank	82,141 66	
		93,603 63
Total assets		$2,950,183 40

CASH ACCOUNT.

Receipts for the year ending 31st December, 1914.

	I.—Received by the Corporation for Its Own Use.		
	A.—Balance for 31st December, 1913.		
1.	Cash:		
2.	(i) On hand	$6,616 19	
3.	(ii) In bank	30,332 97	
			$36,949 16
	C.—Receipts on account of Investments, Loans or Debts.		
	(*a*) On mortgages of realty:		
10.	(i) Principal	$300,841 67	
11.	(ii) Interest	147,667 79	
	(*b*) On other securities:		
12.	(i) Principal	55,481 32	
13.	(ii) Interest or dividends	8,293 13	
			512,283 91
	F.—Borrowed Money.		
26.	(*b*) Borrowed by taking deposits	$1,115,858 63	
27.	(*c*) Borrowed on debentures	304,338 93	
			1,420,197 56
	G.—Receipts from other sources:		
30.	(*a*) General Interest		1,629 30
	Total		$1,971,059 93

CASH ACCOUNT.

Expenditure for the year ending 31st December, 1914.

	I.—Expended on Corporation Account.		
	A.—Sums Loaned or Invested on Capital Account.		
1.	(*a*) Loaned on mortgages of realty	$338,909 25	
	(*b*) Loaned or invested in other securities:—		
3.	(ii) Municipal debentures	5,061 00	
5.	(iv) Shareholders' stock	11,003 61	
7.	(*c*) Insurances or taxes advanced on property mortgaged to Corporation	7,400 10	
			$362,373 96
	B.—Expended on Stock Account.		
8.	Dividends paid on permanent stock		71,077 50
	C.—Borrowed money (other than foregoing) or interest thereon paid.		
19.	(*b*) Deposits: Principal, $1,138,093.05; interest, $325.46	$1,138,418 51	
20.	(*c*) Debentures issued in Canada: Principal, $273,039.20; interest, $18,872.10	291,911 30	
			1,430,329 81

CASH ACCOUNT.—Continued.

Expenditure for the year ending 31st December, 1914.

	D.—Management Expenses (other than foregoing).		
25.	(*a*) Salaries, wages and fees	$7,902 32	
26.	(*b*) Commission	1,144 75	
28.	(*d*) Stationery, postage, printing and advertising	778 51	
30.	(*f*) Fuel, rent, taxes (other than in 7 and 32) and rates	1,488 91	
31.	(*g*) Travelling expenses	121 50	
32.	(*h*) Registration fees	180 00	
33.	(*i*) Other management expenditure	1,213 04	
			$12,829 03
	E.—Other Expenditures, viz.:		
34.	(*a*) General interest		846 00
	F.—Balance		
37.	(*a*) Cash on hand and in bank		93,603 63
	Total		$1,971,059 93

Miscellaneous Statement for the Year Ending 31st December, 1914.

1. Amount of debentures maturing in 1915: Issued in Canada, $217,620.76; issued elsewhere, none.
2. Amount of other existing obligations which will mature in 1915: None.
3. Amount of securities held by the Corporation which will mature and become payable to the Corporation in 1915: Estimate $350,000.00.
4. Average rate of interest per annum paid by the Corporation during 1914: On deposits, 3.42%; on debentures, 4%; on debenture stock, none.
5. Average rate of interest per annum received by the Corporation during 1914: (*a*) On mortgages of realty; (*b*) on other securities.
   (i) Owned beneficially by the Corporation: (*a*) 5½%; (*b*) 5.44%.
   (ii) Not owned beneficially: (*a*) None; (*b*) None.
6. Of the mortgages owned beneficially by the Corporation, $2,625,957.77 is on realty situate in Ontario, and $73,717.53 is on realty situate elsewhere.
7. Of the mortgages not owned beneficially by the Corporation, none is on realty situate in Ontario, and none is on realty situate elsewhere.
8. Loans written off or transferred to real estate account during 1914, viz.:
   (i) Funds or securities owned beneficially, none.
   (ii) Not so owned, all owned beneficially.
9. Number and aggregate amount of mortgages upon which compulsory proceedings have been taken by the Corporation in 1914, viz.:
   (i) Owned beneficially: Number, none; amount, $9,998.39.
   (ii) Not so owned: Number, none; amount, none.
10. Aggregate market value of land mortgaged to the Corporation:
   (i) Mortgages owned beneficially, $4,049,512.95.
   (ii) Not so owned, none.
11. How often are the securities held by the Corporation valued? Yearly.
12 (*a*) Specify the officers of the Corporation who are under bond and for what sum respectively: Manager, $10,000; Accountant, $5,000: Cashier, $5,000.
   (*b*) Are the said bonds executed by private sureties or by Guarantee Companies? Guarantee Company.
13. Date when the accounts of the Corporation were last audited. Daily audit.
14. Names and addresses of the auditors respectively for 1914 and for 1915 (if appointed):
   For 1914: A. F. Wade, Alex. Saunders.
   For 1915: A. F. Wade, Alex. Saunders.
15. What were the dividend days of the Corporation in 1914 and what rate or rates of dividend were paid on those days respectively? January 1st, July 1st; five per cent. and four per cent.
16. What is the date appointed for the Annual Meeting? 4th Wednesday in January. Date of last Annual Meeting? January 28th.
17. Special General Meetings held in 1914. Dates, none.

THE SOUTHERN LOAN AND SAVINGS COMPANY.

Head Office, St. Thomas, Ontario.

This Company was, under the provisions of The Loan Corporations Act, formed by the amalgamation of The Southern Loan and Savings Company, The South-Western Farmers' and Mechanics' Savings and Loan Society and The Star Loan Company.

The agreement for the amalgamation of these Companies under the name of The Southern Loan and Savings Company was duly executed by the said several Corporations on the twenty-third day of September, A.D. 1903, and duly ratified by the shareholders of the said respective Corporations on the seventeenth day of November, A.D. 1903, and was assented to by the Lieutenant-Governor of the Province of Ontario by Order-in-Council, dated twenty-fifth day of November, A.D. 1903.

The lending and the borrowing powers are governed by the Loan and Trust Corporations Act, R.S.O. 1914, chap. 184.

Annual Statement

Of the condition and affairs of the Southern Loan and Savings Company, of St. Thomas, Ont., as at the 31st December, 1914, and for the year ending on that day, made to the Registrar of Loan Corporations for the Province of Ontario, pursuant to the laws of said Province.

The head office of the Corporation is at No. 390 Talbot Street, in the City of St. Thomas, in the Province of Ontario.

The Board is constituted of seven directors, holding office for the term of one year.

The directors and chief executive officers of the Corporation at the 31st December, 1914, were as follows, together with their respective terms of office:

Wm. Mickleborough, President, St. Thomas;	23rd February, 1914;	23rd February, 1915.
Geo. K. Crocker, Vice-President, St. Thomas;	"	"
Robert Kains, M.D., Director, St. Thomas;	"	"
James A. Bell, Director, St. Thomas;	"	"
D. McColl, Director, St. Thomas;	"	"
C. W. Marlatt, M.D., Director, St. Thomas;	"	"
W. L. Wickett, B.A., Director, St. Thomas;	"	"
J. W. Stewart, Secretary, Manager, St. Thomas.		

A. Permanent capital stock: Total amount authorized, $908,950; total amount subscribed, $908,950, as more particularly set out in Schedule A hereto.

Schedule A.

Class 1.—Fixed and permanent capital stock created by virtue of Building Society Acts.

Description.	Total amount issued and subsisting at 31st December, 1914.			Total amount of actual payments thereon.	Total amount unpaid and constituting an asset of the Corporation.
	No. of shares.	Par value of shares.	——		
		$	$		$
1. Fully called stock	18,179	50	908,950	907,950 00	1,000 00

LIST OF SHAREHOLDERS AS AT 31st DECEMBER, 1914.

(Not printed.)

BALANCE SHEET AS AT 31ST DECEMBER, 1914.

Dr. Capital and Liabilities.

A.—Permanent Capital Stock or Shares.	
1. (*a*) Ordinary joint stock capital called; total called, $907,950; total paid thereon	$907,950 00
4. (*d*) Dividends declared in respect of (1), but not yet paid	27,127 50
5. (*e*) Unappropriated profits in respect of (1)	4,955 51
6. (*f*) Reserve fund in respect of (1)	185,000 00
Liabilities to the Public.	
27. Deposits (including unclaimed deposits), right reserved to require 30 days' notice of any withdrawal	415,899 43
29. Debentures issued in Canada	675,750 00
30. Interest due and accrued on (29)	14,859 60
Total liabilities	$2,231,542 04

Cr. Assets.

I.—Assets of which the Corporation is the Beneficial Owner.	
A.—Immovable Property Owned Beneficially by Corporation.	
1. (*a*) Office premises at St. Thomas, Ontario, held in freehold	$25,000 00
B.—Debts secured by Mortgages of Land.	
9. (*a*) Debts (other than item 10) secured by mortgages of land	2,199,680 30
C.—Debts, not above enumerated, for which the Corporation holds securities, as follows.	
16. (*d*) Debts secured by Loan Corporation debentures	3,473 90
E.—Cash.	
33. Cash on hand and in bank	3,387 84
Total assets	$2,231,542 04

CASH ACCOUNT.

Receipts for the year ending 31st December, 1914.

I.—Received by the Corporation for Its Own Use.		
A.—Balances from 31st December, 1913.		
1. Cash:		
2. (i) On hand	$11,670 56	
3. (ii) In bank	8,164 34	
		$19,834 90
B.—Sums received Wholly or Partly on Capital Stock.		
4. (*a*) Calls on joint stock permanent capital		242 75

CASH ACCOUNT.—Continued.

Receipts for the year ending 31st December, 1914.

	C.—Receipts on account of Investments, Loans or Debts.	
	(*a*) On mortgages of realty:	
10.	(i) Principal . . .	$303,172 63
11.	(ii) Interest . . .	120,674 79
	(*b*) On other securities:	
12.	(i) Principal debenture loans	15,784 78
13.	(ii) Interest or dividends	829 47
	E.—Miscellaneous.	
18.	(*a*) Commission refund	30 00
19.	(*b*) Premiums or bonus on loans	518 45
	F.—Borrowed Money.	
26.	(*b*) Borrowed by taking deposits	725,911 66
27.	(*c*) Borrowed on debentures	318,200 00
	G.—Receipts from other sources, viz.:	
30.	(*a*) Rents, Office building	2,435 00
	(*b*) Bank interest . . .	348 27
	Totals . . .	$1,507,982 70

CASH ACCOUNT.

Expenditure for the year ending 31st December, 1914.

	I.—Expended on Corporation Account.	
	A.—Sums Loaned or Invested on Capital Account.	
1	(*a*) Loaned on mortgages of realty	$352,776 11
	(*b*) Loaned or invested in other securities, viz.:	
	(i) Loan Company debentures	4,286 00
	B.—Expended on Stock Account.	
8.	Dividends paid on permanent stock	54,249 00
	C.—Borrowed Money (other than foregoing) or interest thereon paid, viz.:	
18.	(*a*) Bank account (principal and interest)	1,550 46
19.	(*b*) Deposits: principal, $745,329.87; interest, $140.91	745,470 78
20.	(*c*) Debentures issued in Canada: Principal, $300,500; interest $28,566.94 . . .	329,066 94
	D. Management Expenses (other than foregoing):	
25.	(*a*) Salaries, wages and fees	8,689 00
26.	(*b*) Commission or brokerage	3,012 76
27.	(*c*) Fees, order-in-Council . .	125 00
28.	(*d*) Stationery, postage, printing and advertising	705 65
30.	(*f*) Fuel, rent, taxes (other than 7 and 32)	1,305 68
31.	(*g*) Travelling expenses	300 13
32.	(*h*) Registration fees . .	150 00
33.	(*i*) Other management expenditure	29 80

CASH ACCOUNT.—Continued.

Expenditure for the year ending 31st December, 1914.

E.—Other Expenditures, viz.:

34. (*a*) Maintenance of Company's building	$1,863 12
35. (*b*) Refund interest	14 43
36. (*c*) Grant to Patriotic Fund	1,000 00

F.—Balance.

37. (*a*) Cash on hand and in banks	3,387 84
Total	$1,507,982 70

MISCELLANEOUS STATEMENT FOR THE YEAR ENDING 31ST DECEMBER, 1914.

1. Amount of debentures maturing in 1915: Issued in Canada, $283,450.00; issued elsewhere, none.
2. Amount of other existing obligations which will mature in 1915: None.
3. Amount of securities held by the Corporation which will mature and become payable to the Corporation in 1915: Approximately $500,000.
4. Average rate of interest per annum paid by the Corporation during 1914: On deposits, 3.10%; on debentures, 4.56 %; on debenture stock, none.
5. Average rate of interest per annum received by the Corporation during 1914: (*a*) On mortgages of realty; (*b*) on other securities.
   (i) Owned beneficially by the Corporation; (*a*) 6.09%; (*b*) 5%.
   (ii) Not owned beneficially; (*a*) none; (*b*) none.
6. Of the mortgages owned beneficially by the Corporation, $2,199,680.30 is on realty situate in Ontario, and none is on realty situate elsewhere.
7. Of the mortgages not owned beneficially by the Corporation, none is on realty situate in Ontario, and none is on realty situate elsewhere.
8. Loans written off or transferred to real estate account during 1914, viz.:
   (i) Funds or securities owned beneficially, none.
   (ii) Not so owned, none.
9. Number and aggregate amount of mortgages upon which compulsory proceeding have been taken by the Corporation in 1914, viz.:
   (i) Owned beneficially, No. 1; amount $1,125.52.
   (ii) Not so owned, No. none; amount, none.
10. Aggregate market value of land mortgaged to the Corporation:
   (i) Mortgages owned beneficially, $4,022,450.
   (ii) Not so owned, none.
11. How often are the securities held by the Corporation valued? Continually under revision.
12. (*a*) Specify the officers of the Corporation who are under bond and for what sum respectively: Manager, $8,000; accountant, $5,000; Bookkeeper, $5,000; Bookkeeper, $2,000; Inspector, $1,000.
   (*b*) Are the said bonds executed by private sureties or by Guarantee Companies? Guarantee Companies.
13. Date when the accounts of the Corporation were last audited. 31st December, 1914.
14. Names and addresses of the auditors respectively for 1914 and for 1915 (if appointed):
   For 1914: Richard Graham, St. Thomas; E. H. Carghill, St. Thomas.
   For 1915:
15. What were the dividend days of the Corporation in 1914 and what rate or rates of dividend were paid on those days respectively? 2nd January, 2nd July, 3% (six per cent per annum).
16. What is the date appointed for the Annual Meeting? 23rd February, 1915. Date of last Annual Meeting? 23rd February, 1914.
17. Special General Meetings held in 1914. Dates, none.

THE ONTARIO LOAN AND DEBENTURE COMPANY.*

Head Office, London, Ontario.

Constating Instruments.

Incorporated under Building Societies Act. Con. Statutes of Upper Canada, c. 53, by declaration filed in the office of the Clerk of the Peace for the County of Middlesex, 26th September, 1870. The original corporate name was The Ontario Savings and Investment Society.

By Order-in-Council of Ontario, dated 4th October, 1879, and also by Order-in-Council of Canada dated 29th October, 1879, the corporate name was changed to The Ontario Loan and Debenture Company.

The lending and borrowing powers are governed by 52 Vict. (1889), c. 94 (D.); 57-58 Vict. (1894), c. 116 (D.), and by the Loan and Trust Corporations Act, R.S.O. 1914, chap. 184.

Annual Statement

Of the condition and affairs of The Ontario Loan and Debenture Company, of London, Ontario, at the 31st December, 1914, and for the year ending on that day, made to the Registrar of Loan Corporations for the Province of Ontario, pursuant to the laws of the said Province.

The head office of the Corporation is at No. 139 Dundas Street, in the City of London, in the Province of Ontario.

The Board is constituted of nine directors, holding office for one year.

The directors and chief executive officers of the Corporation at the 31st December, 1914, were as follows, together with their respective terms of office:

John McClary, President, London;	11th February, 1914;	10th February, 1915.
Wm. J. Reid, First Vice-Pres., London;	"	"
Alfred M. Smart, Second Vice-Pres., London;	"	"
Thos. H. Smallman, Director, London;	"	"
Lieut.-Col. Wm. M. Gartshore, Director, London;	"	"
John M. Dillon, Director, London;	"	"
Major Thomas Beattie, M.P., Director, London;	"	"
Moses Masuret, Director, London;	"	"
Thomas P. McCormick, Director, London;	"	"

Alfred M. Smart, Manager and Secretary-Treasurer, London; 1st August, 1906.

A. Permanent capital stock: Total amount authorized, $5,000,000; total amount subscribed, $2,550,000, as more particularly set out in Schedule A hereto.

Schedule A.

Class 1.—Fixed and permanent capital stock created by virtue of Building Society Acts.

Description.	Total amount issued and subsisting at 31st December, 1914.			Total amount of actual payments thereon.	Total amount unpaid and constituting an asset of the Corporation.
	No. of shares.	Par value of shares.			
		$	$	$	$
1. Fully called stock	31,000	50	1,550,000	1,550,000 00	.....
2. Partly "	20,000	50	1,000,000	200,000 00	800,000 00
Total	51,000	.....	2,550,000	1,750,000 00	800,000 00

LIST OF SHAREHOLDERS AS AT 31st DECEMBER, 1914.

(Not printed.)

*The Agricultural Savings and Loan Company of London was amalgamated with this company by Order-in-Council dated 10th November, 1911.

BALANCE SHEET AS AT 31st DECEMBER, 1914.

Dr. Capital and Liabilities.

Capital (Liabilities to Stockholders or Shareholders).			
A.—Permanent Capital Stock or Shares.			
1. (*a*) Ordinary joint stock capital fully called; total called, $1,550,000; total paid thereon		$1,550,000 00	
2. (*b*) Ordinary joint stock capital, 20 per cent. called; total called, $200,000.00; total paid thereon		200,000 00	
4. (*d*) Dividends declared in respect of (1) and (2), but not yet paid		39,375 00	
5. (*e*) Unappropriated profits in respect of (1) and (2)		43,147 18	
6. (*f*) Reserve fund in respect of (1) and (2)		1,650,000 00	
			$3,482,522 18
Liabilities to the Public.			
27. Deposits (including unclaimed deposits): Right reserved to require 30 to 60 days' notice of any withdrawal*		$1,005,157 17	
28. Interest on deposits capitalized during the year	$34,117.93		
29. Debentures issued and payable in Canada		1,233,917 22	
30. Interest due and accrued on (29)		19,714 30	
31. Debentures issued in Canada but payable elsewhere		2,152,795 04	
32. Interest due and accrued on (31)		20,524 87	
			4,432,108 60
Total liabilities			$7,914,630 78

Cr. Assets.

I.—Assets of which the Corporation is the Beneficial Owner.			
A.—Immovable Property Owned Beneficially by Corporation.			
1. (*a*) Office premises situate as follows:—			
2. (1) At London, Ont., held in freehold			$69,000 00
B.—Debts secured by Mortgages of Land.			
9. (*a*) Debts (other than item 10) secured by mortgages of land less amount retained to pay prior mortgages, $6,730.67			7,244,826 93
C.—Debts not above enumerated for which the Corporation holds securities as follows:—			
14. (*b*) Debts secured by municipal bonds or debentures		$282,661 00	
15. (*c*) Debts secured by Public School debentures		25,808 02	
16. (*d*) Debts secured by Loan Corporations' debentures		4,483 93	
20. (*h*) Debts secured only by permanent stock or shares of the Corporation		513 56	
22. (*j*) Debts secured by Bank stock		19,658 16	
			333,124 67

*On amounts of $1,000 and under, 30 days' notice; over $1,000, 60 days' notice.

Assets.—Continued.

E.—Cash.

32. (*b*)	In banks in London, England	$6,873 84	
	In banks in Canada	257,805 34	
			$264,679 18

F.—Assets not hereinbefore mentioned.

37. (*a*)	Stocks (owned)	3,000 00
	Total assets	$7,914,630 78

CASH ACCOUNT.

Receipts for the year ending 31st December, 1914.

I.—Received by the Corporation for its Own Use.

A.—Balance from 31st December, 1913.

3.	(ii) Cash in bank	$287,665 91

C.—Receipts on account of Investments, Loans or Debts.

	(*a*) On mortgages of realty:—		
10.	(i) Principal	$964,890 83	
11.	(ii) Interest	463,645 55	
	(*b*) On other securities:—		
12.	(i) Principal	238,630 24	
13.	(ii) Interest or dividends	15,482 30	
			1,682,648 92

D.—Receipts from Real Estate Owned Beneficially by Corporation.

17. (*b*)	Rents	3,868 48

F.—Borrowed Money.

26. (*b*)	Borrowed by taking deposits	$1,749,734 53	
27. (*c*)	Borrowed on debentures	747,954 19	
			2,497,688 72

G.—Receipts from other sources, viz.:

30. (*a*)	Interest on bank accounts, etc.	7,547 81
	Total	$4,479,419 84

CASH ACCOUNT.

Expenditure for the year ending 31st December, 1914.

A.—Sums loaned or invested on Capital Account.

1. (*a*)	Loaned on mortgages of realty, less amount retained to pay prior mortgages	$939,453 39	
	(*b*) Loaned or invested in other securities, viz.:—		
2.	(i) Invested in municipal and school debentures	403,063 16	
			$1,342,516 55

CASH ACCOUNT.—Continued.

	B.—Expended on Stock Account.		
8.	Dividends paid on permanent stock		$161,875 00
	C.—Borrowed Money (other than foregoing) or interest.		
19.	(*b*) Deposits: Principal, $1,847,822.55; interest, $710.83	$1,848,533 38	
20.	(*c*) Debentures issued and payable in Canada: Principal, $331,858.00; interest, $53,629.28	385,487 28	
21.	(*d*) Debentures issued in Canada and payable elsewhere: Principal, $312,702.76; interest, $89,746.27	402,449 03	
			2,636,469 69
	D.—Management Expenses (other than foregoing).		
25.	(*a*) Salaries, wages and fees	$29,449 73	
26.	(*b*) Commission or brokerage	28,867 81	
28.	(*d*) Stationery, postage, printing, advertising, etc	4,003 82	
30.	(*f*) Taxes (other than in 7 and 32) and rates	6,386 27	
31.	(*g*) Travelling expenses	1,921 79	
32.	(*h*) Registration fee	250 00	
			70,879 42
	E.—Other Expenditures.		
34.	(*a*) London and Middlesex Patriotic Fund		3,000 00
	F.—Balance.		
37.	(*b*) Cash in banks		264,679 18
	Total		$4,479,419 84

MISCELLANEOUS STATEMENT FOR THE YEAR ENDING 31ST DECEMBER, 1914.

1. Amount of debentures maturing in 1915: Issued and payable in Canada, $320,922.00; issued in Canada but payable elsewhere, $456,031.00.
2. Amount of other existing obligations which will mature in 1915: None.
3. Amount of securities held by the Corporation which will mature and become payable to the Corporation in 1915, $1,319,765.00.
4. Average rate of interest per annum paid by the Corporation during 1914: On deposits, 3.37%; on debentures, 4.2873%; on debenture stock, none.
5. Average rate of interest per annum received by the Corporation during 1914: (*a*) On mortgages of realty; (*b*) on other securities.
   (i) Owned beneficially by the Corporation: (*a*) 6.7722%; (*b*) 5.3977%.
   (ii) Not owned beneficially: (*a*) None; (*b*) None.
6. Of the mortgages owned beneficially by the Corporation, $4,405,778.29 is on realty situate in Ontario, and $2,839,048.64 is on realty situate elsewhere.
7. Of the mortgages not owned beneficially by the Corporation, none is on realty situate in Ontario, and none is on realty situate elsewhere.
8. Loans written off or transferred to real estate account during 1914, viz.:
   (i) Funds or securities owned beneficially, $5,527.19.
   (ii) Not so owned, none.
9. Number and aggregate amount of mortgages upon which compulsory proceedings have been taken by the Corporation in 1914, viz.:
   (i) Owned beneficially, No., 7; amount, $12,813.18.
   (ii) Not so owned, No., none; amount, none.

10. Aggregate market value of land mortgaged to the Corporation:
    (i) Mortgages owned beneficially, $16,987,649.00.
    (ii) Not so owned, none.
11. How often are the securities held by the Corporation valued? Annually.
12. (*a*) Specify the officers of the Corporation who are under bond and for what sum respectively: Manager, $5,000; Accountant, $5,000; Teller, $5,000; Inspector, $4,000; other officers and clerks, $19,000, total, $38,000.
    (*b*) Are the said bonds executed by private sureties or by Guarantee Companies? Guarantee Companies.
13. Date when the accounts of the Corporation were last audited: 26th February, 1915.
14. Names and addresses of the auditors respectively for 1914 and for 1915 (if appointed):
    For 1914: F. G. Jewell, C.A., and J. F. Kern, both of London, Ont.
    For 1915: F. G. Jewell, C.A., and J. F. Kern, both of London, Ont.
15. What were the dividend days of the Corporation in 1914 and what rate or rates of dividend were paid on those days respectively? 2nd January, 1st April, 2nd July and 1st October, 2¼% each time.
16. What is the date appointed for the Annual Meeting. Second Wednesday in each February. Date of last Annual Meeting? 11th February, 1914.
17. Special General Meetings held in 1914: Dates, none.

THE VICTORIA LOAN AND SAVINGS COMPANY.

Head Office, Lindsay, Ontario.

Incorporated under the Building Societies Act, 1887, c. 169, as amended by 56 V. c. 31 (O.), by declaration filed with the Clerk of the Peace for the County of Victoria, on the 4th September, 1897.

The operations of the Company were for a time by law restricted to the County of Victoria (56 V. c. 31), continued by R.S.O. 1897, c. 205, s. 8 (4); but the Company having fulfilled the statutory requirements, was by Letters Patent of Ontario, bearing date 11th November, 1898, relieved from the above restriction of its operations.

The lending and borrowing powers are governed by the Loan and Trust Corporations Act, R.S.O. 1914, chap. 184.

Annual Statement

Of the conditions and affairs of the Victoria Loan and Savings Company, of Lindsay, Ontario, at the 31st December, 1914, and for the year ending on that day, made to the Registrar of Loan Corporations for the Province of Ontario, pursuant to the laws of the said Province.

The head office of the Corporation is at No. 71 Kent Street, in the Town of Lindsay, in the Province of Ontario.

The Board is constituted of seven directors, holding office for one year.

The directors and chief executive officers of the Corporation at the 31st December, 1914, were as follows, together with their respective terms of office:

W. Flavelle, President, Lindsay:	February 3rd, 1914.	February 2nd, 1915.
R. J. McLaughlin, K.C., Vice-President, Toronto:	"	"
W. H. Clarke, M.D., Vice-President, Lindsay:	"	"
W. H. Stevens, B.A., Director, Lindsay:	"	"
C. E. Weeks, Director, Lindsay:	"	"
H. J. Lytle, Director, Lindsay:	"	"
F. C. Taylor, Director, Lindsay:	"	"
C. E. Weeks, Manager, Lindsay, Ont.		

A permanent capital stock; total amount authorized, $500,000; total amount subscribed, $400,000, as more particularly set out in Schedule A hereto.

Amount paid in, $400,000.00.

Schedule A.

Class I.—Fixed and permanent capital stock created by virtue of Building Society Acts.

Description.	Total amount issued and subsisting 31st December, 1914			Total amount of actual payments thereon.	Total amount unpaid and constituting an asset of the Corporation.
	No. of shares.	Par value.	——		
		$	$	$	$
1. Fully called stock	4,000	100	400,000	400,000 00	.....

LIST OF SHAREHOLDERS AS AT 31st DECEMBER, 1914.

(Not printed.)

BALANCE SHEET AS AT 31ST DECEMBER, 1914.

Dr. Capital and Liabilities.

Capital (Liabilities to Stockholders or Shareholders).		
A.—Permanent Capital Stock or Shares.		
1. (*a*) Ordinary joint stock capital fully called; total called, ————; total paid thereon	$400,000 00	
4. (*d*) Dividends declared in respect of (1) but not yet paid	6,991 15	
5. (*e*) Unappropriated profits in respect of (1)	2,188 12	
6. (*f*) Reserve fund in respect of (1)	145,000 00	
		$554,179 27
Liabilities to the Public.		
27. Deposits (including accrued interest), right reserved to require 30 days' notice on any withdrawal	$294,563 48	
29. Debentures issued in Canada	328,537 70	
30. Interest due and accrued on (29)	10,022 52	
31. Debentures issued elsewhere than in Canada	22,143 24	
32. Interest due and accrued on (31)	129 40	
39. Due on loans in process of completion or to pay assumed mortgages	11,320 81	
40. Unclaimed dividends	28 00	
41. Other liabilities to public, viz.:		
42. (*a*) Owing to agents	150 00	
		666,895 15
Total liabilities		$1,221,074 42

Cr. Assets.

I.—Assets of which the Corporation is the Beneficial Owner.		
A.—Immovable Property Owned Beneficially by Corporation.		
1. (*a*) Office premises situate as follows:		
3. (ii) At Lindsay, held in leasehold		**$7,000 00**
B.—Debts secured by Mortgages of Land.		
9. Debts (other than item 10) secured by mortgages of land	$974,725 56	
11. (*c*) Interest due or accrued on item (9) and not included therein	53,135 33	
		$1,027,860 89
C.—Debts not above enumerated for which the Corporation holds securities as follows:		
14. (*b*) Debts secured by Municipal bonds or debentures	$54,200 35	
15. (*c*) Debts secured by Public School debentures	35,340 85	
16. (*d*) Debts secured by Loan Corporation debentures	2,050 00	
21. (*i*) Debts secured only by permanent stock or shares of the Corporation	14,114 10	
22. (*j*) Debts secured by mortgage bonds	31,342 72	
26. (*n*) Interest due and accrued on items 14 to 22, and not included therein	5,956 98	
		143,005 00

BALANCE SHEET.—Continued.

	E.—Cash.		
31. (*a*)	On hand	$9,577 75	
32. (*b*)	In banks	24,960 78	
			$34,538 53
	F.—Assets not hereinbefore mentioned.		
38. (*b*)	Bank stock and accrued interest		$8,670 00
	Total assets		$1,221,074 42

CASH ACCOUNT.

Receipts for the year ending 31st December, 1914.

I.—Received by the Corporation for its Own Use.

A.—Balance from 31st December, 1913.

		(Col. 1.)	(Col. 3.)	(Total Col. 4.)
	(*a*) Cash (not already shown under (1)):			
2.	(i) On hand and in banks	$41,465 92	.....	$41,465 92
	B.—Sums received wholly or partly on Capital Stock.			
4. (*a*)	Calls on joint stock permanent capital	.....	$3,046 08	
5. (*b*)	Premiums on (4)	.....	761 52	
				3,807 60
	C.—Receipts on account of Investments, Loans or Debts.			
	(*a*) On mortgages of realty:			
10.	(i) Principal	$118,034 08		
11.	(ii) Interest	66,157 61		
	(*b*) On other securities:			
12.	(i) Principal	41,102 62		
13.	(ii) Interest or dividends	7,919 76	.....	233,214 07
	E.—Miscellaneous.			
18. (*a*)	Commission, brokerage	$85 16		
19. (*b*)	Premiums or bonuses on loans	3,424 35	.....	3,509 51
	F.—Borrowed Money.			
26. (*b*)	Borrowed by taking deposits	$603,019 29		
27. (*c*)	Borrowed on debentures	134,496 21	.....	737,515 50
	G.—Receipts from other sources.			
30. (*a*)	Sundry accounts	$3,035 31		
(*c*)	15% refund on Double Liability Ontario Bank stock	720 00	.....	3,755 31
	Totals			$1,023,267 91

CASH ACCOUNT.

Expenditure for the year ending 31st December, 1914.

I.—Expended on Corporation Account.		
A.—Sums Loaned or Invested on Capital Account.		
1. (*a*) Loaned on mortgages of realty	$200,618 32	
(*b*) Loaned or invested in other securities:		
2. (i) Bonds, etc.	61,218 72	
Real estate purchased (office premises)	4,500 00	
		$266,337 04
B.—Expended on Stock Account.		
8. Dividends paid on permanent stock		27,336 25
C.—Borrowed Money (other than foregoing) or interest thereon paid, viz.:		
18. (*a*) Bank account (principal and interest)	$28,590 14	
19. (*b*) Deposits: Principal, $552,089.30; and interest, $10,980.20	563,069 50	
20. (*c*) Debentures issued in Canada; Principal, $75,670.07; interest, $12,672.29	88,342 36	
		680,002 00
D.—Management Expenses (other than foregoing).		
25. (*a*) Salaries, wages and fees	$10,615 57	
26. (*b*) Commission or brokerage	311 48	
27. (*c*) Advances to agents	150 00	
28. (*d*) Stationery, postage, printing and advertising	647 21	
31. (*g*) Travelling expenses	145 40	
33. (*i*) Other management expenditure	287 81	
		12,157 47
E.—Other Expenditure.		
34. (*a*) Sundry accounts		2,924 62
F.—Balance.		
37. (*b*) Cash on hand and in banks		34,510 53
Totals		$1,023,267 91

Miscellaneous Statement for the Year Ending 31st December, 1914.

1. Amount of debentures maturing in 1915: Issued in Canada, $45,837.70. Issued elsewhere, none.
2. Amount of other existing obligations which will mature in 1915, none.
3. Amount of securities held by the Corporation which will mature and become payable to the Corporation in 1915, $253,114.00.
4. Average rate of interest per annum paid by the Corporation during 1914: On deposits, 4 per cent.; on debentures, 4.85 per cent.; on debenture stock, none.
5. Average rate of interest per annum received by the Corporation during 1914: (*a*) On mortgages of realty; (*b*) On other securities.
   (i) Owned beneficially by the Corporation: (*a*) 7.51 per cent; (*b*) 7.20 per cent.
   (ii) Not owned beneficially; (*a*)None; (*b*)none.

6. Of the mortgages owned beneficially by the Corporation, $388,400.00 is on realty situate in Ontario, and $586,325.00 is on realty situate elsewhere.
7. Of the mortgages not owned beneficially by the Corporation, none is on realty situate in Ontario, and none is on realty situate elsewhere.
8. Loans written off or transferred to real estate account during 1914, viz.:
   (i) Funds or securities owned beneficially, none.
   (ii) Not so owned, none.
9. Number and aggregate amount of mortgages upon which compulsory proceedings have been taken by the Corporation in 1914, viz.:
   (i) Owned beneficially, No. 2; amount, $9,086.00.
   (ii) Not so owned, none.
10. Aggregate market value of land mortgaged to the Corporation:
   (i) Mortgages owned beneficially, $2,933,923.93.
   (ii) Not so owned, none.
11. How often are the securities held by the Corporation valued? When placed, renewed, or when mortgage gets in arrears.
12. (*a*) Specify the officers of the Corporation who are under bond, and for what sum respectively. Manager, $5,000; Assistants, $5,000; Accountant, $4,000; Teller, $4,000.
   (*b*) Are the said bonds executed by private sureties or by Guarantee Companies? Guarantee Company.
13. Date when the accounts of the Corporation were last audited? January, 1915.
14. Names and addresses of the auditors respectively for 1914 and for 1915 (if appointed).
   For 1914: R. Williamson, C.A., G. A. Peters, Toronto.
   For 1915: R. Williamson, C.A., G. A. Peters, Toronto.
15. What were the dividend days of the Corporation in 1914, and what rate or rates of dividend were paid on those days respectively? January 2nd, 1914; April 1st, 1914; July 1st, 1914; and October 1st, 1914; rate, seven per cent.
16. What is the date appointed for the Annual Meeting? 1st Tuesday in February. Date of last Annual Meeting? February 2nd, 1915.
17. Special General Meetings held in 1914: None.

THE TORONTO MORTGAGE COMPANY.

Head Office, Toronto Street, Toronto.

This Company was, under the provisions of the Loan Corporations Act, formed by the amalgamation of the Building and Loan Association with the Union Loan and Savings Company.

The agreement for the amalgamation of these Companies under the new Corporate name of The Toronto Mortgage Company was executed by both Companies on the 27th September, 1899; was ratified by the shareholders of the respective Companies on the 15th November, 1899, and was assented to by the Lieutenant-Governor of the Province of Ontario by Order-in-Council dated 15th December, 1909.

Annual Statement

Of the condition and affairs of The Toronto Mortgage Company, of Toronto, at the 31st December, 1914, and for the year ending on that day, made to the Registrar of Loan Corporations for the Province of Ontario, pursuant to the laws of the said Province.

The head office of the Corporation is at No. 13 Toronto Street, in the City of Toronto, in the Province of Ontario.

The Board is constituted of seven directors, holding office for one year.

The directors and chief executive officers of the Corporation at 31st December, 1914, were as follows, together with their respective terms of office:

Hon. Sir Wm. Mortimer Clark, President,	Feb. 11th, 1914;	Feb. 10th, 1915.
Wellington Francis, K.C., Vice-President, Toronto;	"	"
Casimir S. Gzowski, Director, Toronto;	"	"
Thomas Gilmour, Director, Toronto;	"	"
Herbert Langlois, Director, Toronto;	"	"
Geo. Martin Rae, Director, Toronto;	"	"
Henry B. Yates, M.D., Director, Montreal;	"	"
Walter Gillespie, Managing-Secretary, Toronto.		

A. Permanent capital stock: Total amount authorized, $1,445,860; total amount subscribed, $724,550, as more particularly set out in Schedule A hereto.

Schedule *A*.

Class I.—Fixed and permanent capital stock created by virtue of Building Society Acts.

Description.	Total amount issued and subsisting at 31st December, 1914.			Total amount of actual payments thereon.	Total amount unpaid and constituting an asset of the Corporation.
	No. of shares.	Par value of shares.	——		
		$	$	$	$
1. Fully called stock	14,491	50	724,550	724,550	.....

LIST OF SHAREHOLDERS AS AT 31st DECEMBER, 1914.

(Not printed.)

BALANCE SHEET AS AT 31ST DECEMBER, 1914.

Dr. Capital and Liabilities.

Capital (Liabilities to Stockholders or Shareholders).		
A.—Permanent Capital Stock or Shares.		
1. (*a*) Ordinary joint stock capital fully called; total called, $724,550.00; total paid thereon	$724,550 00	
4. (*d*) Dividends declared in respect of (1), but not yet paid	14,491 00	
5. (*e*) Unappropriated profits in respect of (1)	38 25	
6. (*f*) Reserve fund in respect of (1)	500,000 00	
7. (*g*) Contingent fund in respect of (1)	22,760 69	
		$1,261,839 94
Liabilities to the Public.		
27. Deposits (including unclaimed deposits), right reserved to require 30 days' notice of any withdrawal	$135,050 07	
29. Debentures issued in Canada	325,270 98	
30. Interest due and accrued on (29)	4,870 77	
31. Debentures issued elsewhere than in Canada	1,634,883 08	
32. Interest due and accrued on (31)	11,743 63	
		2,111,818 53
Total liabilities		$3,373,658 47

Cr. Assets.

I.—Assets of which the Corporation is the Beneficial Owner.		
A.—Immovable Property Owned Beneficially by the Corporation.		
1. (*a*) Office premises situate as follows:		
2. (i) At 13 and 15 Toronto Street, Toronto, held in freehold		$45,000 00
B.—Debts secured by Mortgages of Land.		
9. (*a*) Debts (other than item 10) secured by mortgages of land		2,649,297 70
12. (*d*) Of the debts mentioned in item 9, the sum of $5,000.00 is due by directors or officers of the Corporation.		
C.—Debts not above enumerated, for which the Corporation holds Securities as follows:		
22. (*j*) Call loans on bank stocks		100,827 23
E.—Cash.		
31. (*a*) On hand	$769 55	
32. (*b*) In banks in Canada	133,044 56	
In banks in England	11,161 30	
		144,975 41
F.—Assets not hereinbefore mentioned.		
37. (*a*) Bonds and stocks owned by the Company		433,558 13
Total assets		$3,373,658 47

CASH ACCOUNT.

Receipts for the year ending 31st December, 1914.

I.—Received by the Corporation for Its Own Use.

A.—Balance from 31st December, 1913.

		Total (Col. 4).
	Cash (not already shown under (1)):	
2.	(i) On hand	$554 63
3.	(ii) In banks	55,586 25
	C.—Receipts on account of Investments, Loans or Debts.	
	(a) On Mortgages of Realty:	
10.	(i) Principal	310,876 04
11.	(ii) Interest	190,475 31
	(b) On other securities:	
12.	(i) Principal	128,847 02
13.	(ii) Interest or dividends	39,507 27
	D.—Receipts from Real Estate Owned Beneficially by Corporation.	
17.	(b) Rent, net, from Company's office building	5,424 13
	F.—Borrowed Money.	
26.	(b) Borrowed by taking deposits	140,734 92
27.	(c) Borrowed on debentures	473,693 70
	Totals	$1,345,699 27

CASH ACCOUNT.

Expenditure for the year ending 31st December, 1914.

I.—Expended on Corporation Account.

1.	(a) Loaned on mortgages of realty	$363,340 57
	(b) Loaned on other securities:	
2.	(i) Call loans on bank stocks	25,678 80
	B.—Expended on Stock Account.	
8.	Dividends paid on permanent stock	57,964 00
	C.—Borrowed Money (other than foregoing) or interest thereon paid, viz.:	
19.	(b) Deposits (including interest)	157,372 38
20.	(c) Debentures issued in Canada: Principal, $37,575.00; interest, $14,537.00	52,112 00
21.	(d) Debentures issued elsewhere: Principal, $347,139.32; interest, $67,129.17	414,268 49
	D.—Management Expenses (other than foregoing).	
25.	(a) Salaries, wages and fees	17,944 26
26.	(b) Commission or brokerage	5,629 33
28.	(d) Stationery, postage, printing and advertising	1,225 67
30.	(f) Fuel, rent, taxes (other than in 7 and 32), and rates	2,408 68
32.	(h) Registration fees	200 00

CASH ACCOUNT.—Continued.

	E.—Other Expenditure, viz.:	
34. (*a*)	Municipal debentures purchased	$101,079 68
35. (*b*)	Patriotic War Fund, Red Cross Society and Belgian Relief Fund.	1,500 00
	F.—Balance.	
37. (*a*)	Cash on hand and in various banks	144,975 41
	Total	$1,345,699 27

MISCELLANEOUS STATEMENT FOR THE YEAR ENDING 31ST DECEMBER, 1914.

1. Amount of Debentures maturing in 1915: Issued in Canada, $24,786.67; Issued elsewhere, $296,313.71.
2. Amount of other existing obligations which will mature in 1915: Exclusive of deposits, none.
3. Amount of securities held by the Corporation which will mature and become payable to the Corporation in 1915, $642,332.00.
4. Average rate of interest per annum paid by the Corporation during 1914: On deposits, 3.490%; on debentures, 4.306%; on debenture stock, none.
5. Average rate of interest per annum received by the Corporation during 1914:
   (*a*) On mortgages of realty; (*b*) On other securities.
   (i) Owned beneficially by the Corporation: (*a*) 6¼%; (*b*) 5¾%.
   (ii) Not owned beneficially: (*a*) None; (*b*) None.
6. Of the mortgages owned beneficially by the Corporation, $2,649,297.70 is on realty situate in Ontario, and none is on realty situate elsewhere.
7. Of the mortgages not owned beneficially by the Corporation, none is on realty situate in Ontario, and none is on realty situate elsewhere.
8. Loans written off or transferred to real estate account during 1914, viz.:
   (i) Funds or securities owned beneficially, none.
   (ii) Not so owned, none.
9. Number and aggregate amount of mortgages upon which compulsory proceedings have been taken by the Corporation in 1914, viz.:
   (i) Owned beneficially: No., none; Amount, none.
   (ii) Not so owned: No., none; Amount, none.
10. Aggregate market value of land mortgaged to the Corporation:
   (i) Mortgages owned beneficially, $6,250,000.
   (ii) Not so owned, none.
11. How often are the securities held by the Corporation valued? Mortgages, yearly: Property, as occasion requires.
12. (*a*) Specify the officers of the Corporation who are under bond, and for what sum respectively: All, in sums of $1,000 to $5,000.
   (*b*) Are the said bonds executed by private sureties or by Guarantee Companies? Guarantee Company of North America.
13. Date when the accounts of the Corporation were last audited? December 31st, 1914.
14. Names and addresses of the auditors respectively for 1914, and for 1915 (if appointed):
   For 1914: E. R. C. Clarkson, F.C.A., and Jas. Hardy, F.C.A.
   For 1915: E. R. C. Clarkson, F.C.A., and Jas. Hardy, F.C.A.
15. What were the dividend days of the Corporation in 1914, and what rate or rates of dividend were paid on those days respectively? 8% quarterly, 1st January, 1st April, 1st July, 1st October.
16. What is the date appointed for the Annual Meeting? February 10th, 1915. Date of last Annual Meeting? February 11th, 1914.
17. Special General Meetings held in 1914: Dates, none.

*THE ONTARIO LOAN AND SAVINGS COMPANY.

Head Office, Oshawa.

Constating Instruments.

Incorporated under the Building Societies Acts, Consol. Stat. U. C., chap. 53, by declaration filed with the Clerk of the Peace for the County of Ontario on 12th February, 1873.

The lending and the borrowing powers are governed by the Loan and Trust Corporations Act, R.S.O. 1914, chap. 184.

Annual Statement

Of the condition and affairs of the Ontario Loan and Savings Company, of Oshawa, Ontario, at the 31st December, 1914, and for the year ending on that day, made to the Registrar of Loan Corporations for the Province of Ontario, pursuant to the laws of the said Province.

The head office of the Corporation is in the Town of Oshawa, in the Province of Ontario.

The Board is constituted of seven directors holding office for one year:

The directors and chief executive officers of the Corporation at the 31st December, 1914, were as follows, together with their respective terms of office:

W. F. Cowan, President, Oshawa;	February 20th, 1914;	February 19th, 1915.
W. F. Allen, Vice-President, Bowmanville;	"	"
John Cowan, Director, Oshawa;	"	"
F. W. Cowan, Director, Oshawa;	"	"
T. H. McMillan, Director, Oshawa;	"	"
Charles Larke, Director, Colborne;	"	"
Wm. Brien, Director, Trillick, Ireland;	"	"
T. H. McMillan, Manager-Secretary, Oshawa.		

A.—Permanent capital stock: Total amount authorized, $300,000; total amount subscribed, $300,000, as more particularly set out in Schedule A hereto.

Schedule A.

Class I.—Fixed and permanent capital stock created by virtue of Building Societies Act.

Description.	Total amount issued and subsisting at 31st December, 1914.			Total amount of actual payments thereon.	Total amount unpaid and constituting an asset of the Corporation.
	No. of shares.	Par value.	——		
		$	$	$	$
Fully called	6,000	50	300,000	300,000	.....

LIST OF SHAREHOLDERS AS AT 31st DECEMBER, 1914.

(Not printed.)

*This Company went into voluntary liquidation on the 19th day of February, 1915. Mr. T. H. McMillan was appointed liquidator.

BALANCE SHEET AS AT 31st DECEMBER, 1914.

Dr. Capital and Liabilities.

Capital (Liabilities to Stockholders or Shareholders).		
A.—Permanent Capital Stock or Shares.		
1. (*a*) Ordinary capital stock, fully called; total called, $300,000.00; total paid thereon	$300,000 00	
6. (*f*) Reserve fund in respect of (1)	70,081 10	
		$370,081 10
Liabilities to the Public.		
27. Deposits, right reserved to require 30 days' notice of any withdrawal	$220,359 87	
29. Debentures issued in Canada	53,000 00	
		273,359 87
Total liabilities		$643,440 97

Cr. Assets.

I.—Assets of which the Corporation is the Beneficial Owner.		
B.—Debts secured by Mortgages of Land.		
9. (*a*) Debts (other than item 10) secured by mortgages of land	$400,809 87	
10. (*b*) Debts secured by mortgaged land held for sale, about	15,000 00	
(*bb*) Debts secured by land held by the Company as mortgagee in possession or secured by land for the rents and profits, of which the Company is accountable, about	20,000 00	
		$435,809 87
C.—Debts not above enumerated, for which the Corporation holds securities as follows:		
20. (*h*) Debts secured only by permanent stock or shares of Corporation.		24,733 00
E.—Cash.		
31. (*a*) On hand	$711 36	
32. (*b*) In banks	181,786 74	
		182,498 10
F.—Assets not hereinbefore mentioned.		
39. (*c*) Office furniture		400 00
Total assets		$643,440 97

CASH ACCOUNT.

Receipts for the year ending 31st December, 1914.

I.—Received by the Corporation for its Own Use.

A.—Balances from 31st December, 1913.

		(Col. 1.)	Total (Col. 4).
	(b) Cash (not already shown under (1)):—		
2.	(i) On hand	$1,057 79	
3.	(ii) In bank	71,899 93	
			$72,957 72
	C.—Receipts on account of Investments, Loans or Debts.		
	(a) On Mortgages of Realty:		
10.	(i) Principal	$122,304 52	
11.	(ii) Interest	26,045 38	
	(b) On other securities:		
13.	(ii) Interest	908 40	
	Bank interest	5,271 68	
			154,529 98
	F.—Borrowed Money.		
26.	(b) Borrowed by taking deposits		101,198 70
	Total		$328,686 40

CASH ACCOUNT.

Expenditure for the year ending 31st December, 1914.

I.—Expended on Corporation Account.

A.—Sums Loaned or Invested on Capital Account.

		Col. 1.	Total Col. 4.
1.	(a) Loaned on mortgages of realty	.....	$1,526 17
	B.—Expended on Stock Account.		
8.	Dividends paid on permanent stock		9,000 00
	C.—Borrowed money (other than foregoing) or interest thereon paid, viz.:		
19.	(b) Deposits: Principal, $121,172.19; interest, $9,483.79.	$130,655 98	
20.	(c) Debentures issued in Canada: Principal, none; interest, $2,345.00	2,345 00	
			133,000 98
	D.—Management Expenses (other than foregoing).		
25.	(a) Salaries, wages and fees	$1,324 50	
28.	(d) Stationery, postage, printing and advertising	298 60	
29.	(e) Law costs	52 81	
30.	(f) Fuel, rent, taxes (other than in 7 and 32) and rates, including Government taxes	854 83	
31.	(g) Travelling expenses	26 50	
32.	(h) Registration fees, etc.	80 00	
33.	(i) Other management expenditure	23 91	
			2,661 15
	F.—Balance.		
37.	(a) Cash on hand and in banks		182,498 10
	Total		$328,686 40

MISCELLANEOUS STATEMENT FOR THE YEAR ENDING 31ST DECEMBER, 1914.

1. Amount of Debentures maturing in 1915: Issued in Canada, $51,000.00; Issued elsewhere, none.
2. Amount of other existing obligations which will mature in 1915: Cannot say when depositors will call for money.
3. Amount of securities held by the Corporation which will mature and become payable to the Corporation in 1915: About $150,000.
4. Average rate of interest per annum paid by the Corporation during 1914: On deposits, about 3 4-5%; on debentures, about 4¼%; on debenture stock, none.
5. Average rate of interest per annum received by the Corporation during 1914: (*a*) On mortgages of realty; (*b*) On other securities.
   (i) Owned beneficially by the Corporation: (*a*) About 5 4-5%; (*b*) About 5%.
   (ii) Not owned beneficially: (*a*) None; (*b*) None.
6. Of the mortgages owned beneficially by the Corporation, $435,809.87 is on realty situate in Ontario, and none is on realty situate elsewhere.
7. Of the mortgages not owned beneficially by the Corporation, none is on realty situate in Ontario, and none is on realty situate elsewhere.
8. Loans written off or transferred to real estate account during 1914, viz.:
   (i) Funds or securities owned beneficially, $9,750.00.
   (ii) Not so owned, none.
9. Number and aggregate amount of mortgages upon which compulsory proceedings have been taken by the Corporation in 1914, viz.:
   (i) Owned beneficially: No., 5; Amount, $7,805.00.
   (ii) Not so owned: No., none; Amount, none.
10. Aggregate market value of land mortgaged to the Corporation:
   (i) Mortgages owned beneficially, $900,000.00.
   (ii) Not so owned, none.
11. How often are the securities held by the Corporation valued? Once a year.
12. (*a*) Specify the officers of the Corporation who are under bond and for what sum respectively: Teller and Accountant, $2,500.00 each.
   (*b*) Are the said bonds executed by private sureties or by Guarantee Companies? Guarantee Company.
13. Date when the accounts of the Corporation were last audited: Up to December 31st, 1914 (inclusive).
14. Names and addresses of the auditors respectively for 1914, and for 1915 (if appointed):
   For 1914: C. W. Owens and W. B. Puckett, both of Oshawa.
   For 1915: None were appointed for 1915.
15. What were the dividend days of the Corporation in 1914, and what rate or rates of dividend were paid on those days respectively? Dividend of 3% (6% per annum for six months), paid July 2nd, 1914. No dividend for last six months.
16. What is the date appointed for the Annual Meeting? Third Thursday in February. Date of last Annual Meeting? February 19th, 1914.
17. Special General Meetings held in 1914: Dates, none.

THE STANDARD RELIANCE MORTGAGE CORPORATION.

Head Office, Toronto, Ontario.

Constating Instruments.

Incorporated under the Building Societies Act (Consol. Stat. U. C., chap. 53), by declaration filed with the Clerk of the Peace for the County of Wellington, on 14th February, 1873 (Decl. Book II., 133). The original corporate name was "The Orangeville Building and Loan Association," which name was by Order-in-Council of Ontario, dated 19th May, 1898, changed to The Standard Loan Company. By the same Order-in-Council the head office was changed from Orangeville to Toronto.

By Order-in-Council, dated 21st April, 1913, The Standard Loan Company was amalgamated with The Reliance Loan and Savings Company of Ontario, and by the same Order-in-Council, the name was changed to The Standard Reliance Mortgage Corporation.

The lending and the borrowing powers are governed by the Loan and Trust Corporations Act, R.S.O. 1914, chap. 184.

By Order-in-Council, dated the 4th day of December, 1914, the purchase of the Sun and Hastings Savings and Loan Company of Ontario by the Standard Reliance Mortgage Corporation was approved by the Lieutenant-Governor.

Annual Statement

Of the conditions of affairs of the Standard Reliance Mortgage Corporation at 31st December, 1914, and for the year ending on that day, made to the Registrar of Loan Corporations for the Province of Ontario, pursuant to the laws of the said Province.

The head office of the Corporation is at No. 84 King Street East, in the City of Toronto.

The Board is constituted of fifteen directors, holding office for one year.

The directors and chief executive officers of the Corporation at the 31st December, 1914, were as follows, together with their respective terms of office:

Nathan H. Stevens, President, Chatham, Ont.;	March 2nd, 1914;	March 1st, 1915.
Wilfrid S. Dinnick, Vice-President, Toronto, Ont.:	"	"
John Firstbrook, Vice-President, Toronto, Ont.:	"	"
E. F. B. Johnston, K.C., Director, Toronto, Ont.:	"	"
Earl of Clarendon, Director, London, Eng.;	"	"
E. Jessop, M.D., M.L.A., Director, St. Catharines, Ont.:	"	"
J. A. McEvoy, Director, Toronto, Ont.:	"	"
David Ratz, Director, New Hamburg, Ont.:	"	"
James Gunn, Director, Toronto, Ont.:	"	"
David Kemp, Director, Toronto, Ont.:	"	"
E. C. McNally, Director, Niagara Falls, Ont.:	"	"
W. L. Horton, Director, Goderich, Ont.:	"	"
Rev. G. I. Taylor, M.A., Director, Toronto, Ont.:	"	"
R. H. Greene, Director, Toronto, Ont.:	"	"
Herbert Waddington, Managing Director, Toronto, Ont.:	"	"
Charles Bauckham, Secretary-Treasurer, Toronto, Ont.:	"	"
Chas. R. Hill, Assistant General Manager, Toronto, Ont.:	"	"

A.—Permanent capital stock: Total amount authorized, $5,000,000; total amount subscribed, $2,643,120.00, more particularly described in Schedule A hereto.

SCHEDULE A.

Class 1.—Fixed and permanent capital stock created by virtue of Building Society Acts.

Description.	Total amount issued and subsisting at 31st December, 1914.			Total amount of actual payments thereon.	Total amount unpaid and constituting an asset of the Corporation.
	No. of shares.	Par value of shares.	——		
		$	$	$ c.	$ c.
1. Fully called stock.....	49,835-2 5	50	2,491,770	2,491,770 00	.....
2. Partly called stock (35% called).....	1,659	50	82,950	25,308 59	40,731 15
3. Partly called stock (no uniform call).....	1,368	50	68,400	29,674 42	38,725 58
4. Paid in advance of calls	.....	.....	.....	16,910 26	.....
Totals	52,862-2 5	.....	2,643,120	2,563,663 27	79,456 73

LIST OF SHAREHOLDERS AS AT 31ST DECEMBER, 1914.

(Not printed.)

BALANCE SHEET AS AT 31ST DECEMBER, 1914.

Dr. Capital and Liabilities.

Capital (Liabilities to Stockholders or Shareholders).

A.—Permanent Capital Stock or Shares.

1. (*a*) Ordinary joint stock capital, fully called: total called. $2,491,770.00; total paid thereon		$2,491,770 00	
2. (*b*) Ordinary joint stock capital, 35% called: total called, $29,032.50; paid thereon		25,308 59	
3. (*c*) Ordinary joint stock capital: No uniform call made; total called, $29,674.42; total paid thereon.....		29,674 42	
(*cc*) Joint stock capital paid in advance of calls.....		16,910 26	
4. (*d*) Dividends declared in respect of (1), (2) and (3), but not yet paid		94,199 60	
5. (*e*) Unappropriated profits in respect of (1), (2) or (3)		5,337 21	
6. (*f*) Reserve fund in respect of (1), (2) and (3).....		575,000 00	
7. (*g*) Contingent Fund in respect of (1), (2) or (3)....		75,000 00	
			$3,313,300 08

Liabilities to the Public.

27. Deposits, right reserved to require 30 days' notice of any withdrawal (including unclaimed deposits)....	$523 278 09		
29. Debentures issued in Canada	2,376,317 78		
30. Interest due and accrued on (29).....	39,165 70		
31. Debentures issued elsewhere than in Canada.....	134,271 28		
32. Interest due and accrued on (31).....	1,491 99		
40. Other liabilities to the public:			
41. (*a*) Mortgages payable	55,673 00		
43. (*b*) Agents' Balances	1,244 30		
			3,131,442 14
Total liabilities			$6,444,642 22

Cr. Assets.

I.—Assets of which the Corporation is a Beneficial Owner.

A.—Immovable Property Owned Beneficially by Corporation.

1.	(*a*) Office premises situate as follows:		
2.	(i) At Chatham, held in freehold	$10,000 00	
3.	(ii) At Toronto, held in freehold	295 910 21	
4.	(iii) At New Hamburg, held in freehold	5,466 69	
5.	(*b*) Freehold land (including buildings), other than foregoing	154,321 58	
			$465,698 48

B.—Debts secured by Mortgages of Land.

9.	(*a*) Debts (other than item 10) secured by mortgages of land	$5,315,570 51	
11.	(*c*) Interest due and accrued on item 9 and not included therein	33,963 36	
			5,349,533 87

C.—Debts not above enumerated for which the Corporation holds securities as follows:

16.	(*d*) Debts secured by Loan Corporations debentures	$317 33	
20.	(*h*) Debts secured only by permanent stock or shares of the Corporation	22,389 98	
22.	(*j*) Debts secured by stocks	10,603 78	
23.	(*k*) Debts secured by Life Insurance policies	3,280 00	
			36,591 09

D.—Unsecured Debts.

27.	(*a*) Sundry assets (personal accounts)	$1,885 28	
28.	(*b*) Due from agents	12,046 08	
29.	(*c*) Rents accrued	707 09	
			14,638 45

E.—Cash.

31.	(*a*) Cash on hand	$24,195 03	
32.	(*b*) Cash in banks	89,975 69	
			114,170 72

F.—Assets not hereinbefore mentioned.

37.	(*a*) Office furniture	$5,953 19	
38.	(*b*) Stocks and bonds	455,344 42	
39.	(*c*) Automobiles	2,712 00	
			464,009 61
	Total assets		$6,444,642 22

CASH ACCOUNT.

Receipts for the year ending 31st December, 1914.

I.—Received by the Corporation for its Own Use.

A.—Balance December 31st, 1913.

		(Col. 1.)	(Col. 4.)
1.	Cash:		
2.	(i) On hand		$7,096 98
3.	(ii) In bank		99,688 08

CASH ACCOUNT.—Continued.

Receipts for the year ending 31st December, 1914.

		(Col. 1.)	(Col. 4.)
B.—Sums received wholly or partly on Capital Stock.			
4.	(*a*) Calls on joint stock permanent capital		$578,558 99
C.—Receipts on account of Investments, Loans or Debts.			
	(*a*) On Mortgages of Realty:		
10.	(i) Principal		4,013,328 64
11.	(ii) Interest	$408,498 86	
	(*b*) On other securities:		
12.	(i) Principal		59,761 41
13.	(ii) Interest or dividends	190,788 52	
D.—Receipts from Real Estate Owned Beneficially by Corporation.			
16.	(*a*) Sales	1,673 07	20,361 73
17.	(*b*) Rents	22,779 94	
E.—Miscellaneous.			
18.	(*a*) Commission, brokerage, etc.	2,326 51	
19.	(*b*) Premiums or bonus on loans	5,605 73	
F.—Borrowed Money.			
25.	(*a*) Bank or other advances, discounts or overdrafts	685 63	
26.	(*b*) Borrowed by taking deposits		1,883,633 72
27.	(*c*) Borrowed on debentures		1,245,799 32
G.—Receipts from other sources, viz.:			
30.	(*a*) Mortgages assumed on property purchased		62,837 82
	(*b*) Reserve Fund		220,000 00
	(*c*) Profit and loss from Sun and Hastings, etc.	25,716 44	
	Totals	$658,074 70	$8,191,066 69

CASH ACCOUNT.

Expenditure for the year ending 31st December, 1914.

		(Col. 1.)	(Total Col. 4.)
I.—Expended on Corporation Account.			
A.—Sums Loaned or Invested on Capital Account.			
1.	(*a*) Loaned on mortgages of realty		$5,102,820 53
	(*b*) Loaned on or invested in other securities		
2.	(i) Stocks and bonds		244,953 70
5.	Sundry assets		13,931 37
6.	(*c*) Real estate purchased		224,043 92
7.	(*e*) Insurance or taxes advanced on property mortgaged to the Corporation	$2,978 10	20,687 82
B.—Expended on Stock Account.			
8.	Dividends paid on permanent stock	153,729 35	
10.	Interest on terminating stock	1,953 19	

CASH ACCOUNT.—Continued.

Expenditure for the year ending 31st December, 1914.

	(Col. 1.)	(Total (Col. 4.)
C.—Borrowed Money other than foregoing, interest paid thereon, viz.:		
19. (*b*) Deposits: Interest	$21,727 00	$1,873,273 64
20. (*c*) Debentures: Interest	118,445 68	814,539 86
22. (*c*) Debenture stock issued in Canada	.....	9,272 73
D.—Management Expenses (other than foregoing):		
25. (*a*) Salaries, wages and fees	53,411 63	
26. (*b*) Commission or brokerage	15,348 41	
28. (*d*) Stationery, postage, printing, advertising	13,242 10	
29. (*e*) Law costs	3,436 01	
30. (*f*) Fuel, rent, taxes (other than 7 and 32), and rates	5,084 93	
31. (*g*) Travelling expenses	4,819 08	
32. (*h*) Registration fees, expense of agencies	6,316 56	
33. (*i*) Other management expenses	9,200 08	
E.—Other Expenditures, viz.:		
34. (*a*) Office furniture and automobiles	.....	5,679 65
35. (*b*) Paid on accounts of agents' balances	.....	3,632 43
36. (*c*) Property expense	12,442 90	
F.—Balance.		
37. (*a*) Cash on hand and in banks	.....	114,170 72
Totals	$422,135 02	$8,427,006 37

MISCELLANEOUS STATEMENT FOR THE YEAR ENDING 31ST DECEMBER, 1914.

1. Amount of Debentures maturing in 1915: Issued in Canada, $529,514.62; Issued elsewhere, $7,689.34.
2. Amount of other existing obligations which will mature in 1915, $2,546.85.
3. Amount of securities held by the Corporation which will mature and become payable to the Corporation in 1915, $771,776.84.
4. Average rate of interest per annum paid by the Corporation during 1914: On deposits, 4%; on debentures, 5%; on debenture stock, none.
5. Average rate of interest per annum received by the Corporation during 1914: (*a*) On mortgages of realty; (*b*) On other securities.
   (i) Owned beneficially by the Corporation: (*a*) 8%; (*b*) 5½%.
   (ii) Not owned beneficially: (*a*) None; (*b*) none.
6. Of the mortgages owned beneficially by the Corporation, $3,976,978.44 is on realty situate in Ontario, and $1,338,592.07 is on realty situate elsewhere.
7. Of the mortgages not owned beneficially by the Corporation, none is on realty situate in Ontario, and none is on realty situate elsewhere.
8. Loans written off or transferred to real estate account during 1914, viz.:
   (i) Funds or securities owned beneficially, $57,500.65.
   (ii) Not so owned, none.
9. Number and aggregate amount of mortgages upon which compulsory proceedings have been taken by the Corporation in 1914, viz.:
   (i) Owned beneficially: No., 38; Amount, $49,853.14.
   (ii) Not so owned: No., none; Amount, none.

10. Aggregate market value of land mortgaged to the Corporation:
    (i) Mortgages owned beneficially, $10,978,411.03.
11. How often are the securities held by the Corporation valued? Once a year.
12. (*a*) Specify the officers of the Corporation who are under bond, and for what sum respectively: Managing Director, $5,000; Assistant General Manager and Secretary-Treasurer, $2,500 each.
    (*b*) Are the said bonds executed by private sureties or by Guarantee Companies? Guarantee Company.
13. Date when the accounts of the Corporation were last audited: Monthly during the year.
14. Names and addresses of the auditors respectively for 1914 and for 1915 (if appointed):
    For 1914: A. C. Neff, G. L. Clarkson.
    For 1915:
15. What were the dividend days of the Corporation in 1914, and what rate or rates of dividend were paid on those days respectively? 1st of January and 1st of July; 7%.
16. What is the date appointed for the Annual Meeting? 1st March, 1915. Date of last Annual Meeting? 2nd March, 1914.
17. Special General Meetings held in 1914: Dates, none.

THE SECURITY LOAN AND SAVINGS COMPANY.

Head Office, St. Catharines, Ont.

Incorporated under the Building Societies Act (Consol. Stat. U. C., c. 53), by declaration filed with the Clerk of the Peace for the County of Lincoln on the 12th March, 1870. The original corporate name was The Security Permanent Building and Savings Society.

The Corporate name was changed to The Security Loan and Savings Company in 1876 by 39 V., c. 64 (D); and also by Order-in-Council of Ontario, dated 18th August, 1876.

The lending and the borrowing powers of the Company are governed by the Loan and Trust Corporations Act, R.S.O. 1914, chap. 184.

Annual Statement

Of the condition and affairs of The Security Loan and Savings Company, of St. Catharines, at the 31st December, 1914, and for the year ending on that day, made to the Registrar of Loan Corporations for the Province of Ontario, pursuant to the laws of the said Province.

The head office of the Corporation is at No. 26 James Street, in the City of St. Catharines, in the Province of Ontario.

The Board is constituted of seven directors, holding office for one year.

The directors and chief executive officers of the Corporation at the 31st December, 1914, were as follows, together with their respective terms of office:

Henry J. Taylor, President, St. Catharines;	4th February, 1914;	3rd February, 1915.
J. H. Ingersoll, K.C., Vice-Pres., St. Catharines;	"	"
M. Y. Keating, Director, St. Catharines;	"	"
Dr. W. H. Merritt, Director, St. Catharines;	"	"
Jabez Newman, Director, St. Catharines;	"	"
A. W. Moore, Director, St. Catharines;	"	"
E. F. Dwyer, Director and Secretary-Treasurer, St. Catharines;	"	"

A.—Permanent capital stock: Total amount authorized, $500,000; total amount subscribed, $500,000.00, as more particularly set out in Schedule A hereto.

Schedule A.

Class 1.—Fixed and permanent capital stock created by virtue of Building Society Acts.

Description.	Total amount issued and subsisting at 31st December, 1914.			Total amount actual payments thereon.	Total amount unpaid and constituting an asset of the Corporation.
	Number of shares.	Per value of shares.	——		
		$	$	$	$
1. Fully called stock...	5,000	100	500,000	496,575	3,425

LIST OF SHAREHOLDERS AS AT 31st DECEMBER, 1914.

(Not printed.)

BALANCE SHEET AS AT 31st DECEMBER, 1914.

Dr. Capital and Liabilities.

Capital (Liabilities to Stockholders or Shareholders).		
A.—Permanent Capital Stock or Shares.		
1. (*a*) Ordinary joint stock capital fully called; total called, $500,000.00; total paid thereon	$496,575 00	
4. (*d*) Dividends declared in respect of (1), but not yet paid	12,075 93	
6. (*f*) Reserve fund in respect of (1)	90,000 00	
7. (*g*) Contingent fund in respect of (1)	1,581 63	
		$600,232 56
Liabilities to the Public.		
27. Deposits (including unclaimed deposits), right reserved to require 30 days' notice of any withdrawal	$257,962 33	
28. Interest on deposits, due or accrued or capitalized	1,958 10	
29. Debentures issued in Canada	164,450 54	
30. Interest due or accrued on (29)	3,111 58	
		427,482 55
Total liabilities		$1,027,715 11

Cr. Assets.

I.—Assets of which the Corporation is the Beneficial Owner.		
A.—Immovable Property Owned Beneficially by the Corporation.		
1. (*a*) Office premises situate as follows:		
2. (i) At 26 James Street, St. Catharines, held in freehold	$19,000 00	
B.—Debts secured by Mortgages of Land.		
9. (*a*) Debts (other than item 10) secured by mortgages of land	923,074 97	
10. (*b*) Debts secured by mortgaged land held for sale	2,439 08	
C.—Debts not above enumerated for which the Corporation holds securities, as follows:		
14. (*b*) Debts secured by municipal bonds or debentures	19,995 33	
20. (*h*) Debts secured only by permanent stock or shares of the Corporation	5,120 61	
23. (*k*) Debts secured by life insurance policies	10,017 97	
E.—Cash.		
32. (*b*) In bank	47,811 15	
F.—Assets not hereinbefore mentioned.		
37. (*a*) Furniture	256 00	
Total assets		$1,027,715 11

CASH ACCOUNT.

Receipts for the year ending 31st December, 1914.

	I.—Received by the Corporation for its Own Use.		
	A.—Balance from 31st December, 1913.		
		(Col. 1.)	
3.	(ii) In bank	$26,027 97	
	B.—Sums Received Wholly or Partly on Capital Stock.		
4.	(*a*) Calls on joint stock permanent capital (subscribed and paid)	46,325 00	
	C.—Receipts on account of Investments, Loans or Debts.		
	(*a*) On mortgages of realty:		
10.	(i) Principal	180,660 78	
11.	(ii) Interest	55,953 83	
	(*b*) On other securities:		
12.	(i) Principal	11,223 90	
13.	(ii) Interest or dividends	715 27	
	D.—Receipts from Real Estate Owned Beneficially by Corporation.		
17.	(*b*) Rents	348 00	
	F.—Borrowed Money.		
26.	(*b*) Borrowed by taking deposits	811,412 30	
27.	(*c*) Borrowed on debentures	72,320 26	
	G.—Receipts from other sources, viz.:		
30.	(*a*) Interest, Imperial Bank of Canada	1,398 44	
	Total		$1,206,385 75

CASH ACCOUNT.

Expenditure for the year ending 31st December, 1914.

	I.—Expended on Corporation Account.		
	A.—Sums Loaned or Invested on Capital Account.		
		(Col. 1.)	
1.	(*a*) Loaned on mortgages of realty, including item (7)	$195,061 16	
	(*b*) Loaned or invested in other securities, viz.:		
	(i) Municipal debentures	19,978 92	
4.	(iii) Permanent stock of this Company	3,060 00	
7.	(*e*) Insurance or taxes advanced on property mortgaged to the Corporation, included in item 1 (*a*).		
	B.—Expended on Stock Account.		
8.	Dividends paid on permanent stock	22,841 60	
	C.—Borrowed Money (other than foregoing) or interest thereon paid, viz.:		

CASH ACCOUNT.—Continued.

Expenditure for the year ending 31st December, 1914.

19.	(*b*) Deposits: Principal, $799,728.88; interest, $7,987.24.	$807,716 12	
20.	(*c*) Debentures issued in Canada: Principal, $94,637.85; interest, $8,023.48	102,661 33	
	D.—Management Expenses (other than foregoing).		
25.	(*a*) Salaries, wages and fees	5,133 00	
28.	(*d*) Stationery, postage, printing and advertising	381 99	
30.	(*f*) Fuel, rent, taxes (other than 7 and 33), and rates	688 80	
31.	(*g*) Travelling expenses	24 55	
32.	(*h*) Registration fees	642 81	
33.	(*i*) Other management expenditure	107 80	
	E.—Other Expenditure, viz.:		
34.	(*a*) Life insurance premiums	110 52	
35.	(*b*) Insurance premium on office building	16 00	
36.	(*c*) On account subscription to Patriotic Fund	150 00	
	F.—Balance.		
39.	(ii) Cash in bank	47,811 15	
	Totals		$1,206,385 75

Miscellaneous Statement for the Year Ending 31st December, 1914.

1. Amount of Debentures maturing in 1915: Issued in Canada, $83,464.00; Issued elsewhere, none.
2. Amount of other existing obligations which will mature in 1915, none.
3. Amount of securities held by the Corporation which will mature and become payable to the Corporation in 1915, $129,915.00.
4. Average rate of interest per annum paid by the Corporation during 1914: On deposits, 3.05%; on debentures, 4.54%; on debenture stock, none.
5. Average rate of interest per annum received by the Corporation during 1914: (*a*) On mortgages of realty; (*b*) On other securities.
   (i) Owned beneficially by the Corporation: (*a*) 6.66%; (*b*) 5.728%.
   (ii) Not owned beneficially: (*a*) None; (*b*) None.
6. Of the mortgages owned beneficially by the Corporation, $923,074.97 is on realty situate in Ontario, and none is on realty situate elsewhere.
7. Of the mortgages not owned beneficially by the Corporation, none is on realty situate in Ontario, and none is on realty situate elsewhere.
8. Loans written off or transferred to real estate account during 1914, viz.:
   (i) Funds or securities owned beneficially, none.
   (ii) Not so owned, none.
9. Number and aggregate amount of mortgages upon which compulsory proceedings have been taken by the Corporation in 1914, viz.:
   (i) Owned beneficially: No., none; Amount, none.
   (ii) Not so owned: No., none; Amount, none.
10. Aggregate market value of land mortgaged to the Corporation:
   (i) Mortgages owned beneficially, $2,229,840.00.
   (ii) Not so owned, none.
11. How often are the securities held by the Corporation valued? Yearly.

12. (*a*) Specify the officers of the Corporation who are under bond, and for what sum respectively: Secretary-Treasurer, $10,000, private bond and mortgage; Accountant and Teller, guarantee company bond, $5,000; Assistant, private bond, $2,000.00.
13. Date when the accounts of the Corporation were last audited: January 18th, 1915.
14. Names and addresses of the auditors respectively for 1914 and for 1915 (if appointed):
    For 1914: R. Fowlie and J. Albert Pay, St. Catharines.
    For 1915: R. Fowlie and J. Albert Pay, St. Catharines.
15. What were the dividend days of the Corporation in 1914, and what rate or rates of dividend were paid on those days respectively? January 2nd, 1914; July 2nd, 1914; 2½%.
16. What is the date appointed for the Annual Meeting? First Wednesday in February. Date of last Annual Meeting? February 4th, 1913.
17. Special General Meetings held in 1914: Dates, none.

THE GREAT WEST PERMANENT LOAN COMPANY.

Head Office, Winnipeg, Manitoba.

Constating Instruments.

Incorporated on 19th May, 1909, by Special Act of the Parliament of Canada (9 Edward VII. chap. 89 D), which Act was, on the 16th March, 1910, validated and confirmed by a Special Act of the Legislature of Manitoba [File page 457]. For the lending and borrowing powers see the above cited Acts.

For Ontario, see The Loan and Trust Corporations Act, R.S.O. 1914, chap. 184.

Annual Statement

Of the condition and affairs of The Great West Permanent Loan Company, of Winnipeg, Manitoba, at the 31st December, 1914, and for the year ending on that day, made to the Registrar of Loan Corporations for the Province of Ontario, pursuant to the laws of the said Province.

The head office of the Corporation is at No. 356 Main Street, in the City of Winnipeg, in the Province of Manitoba.

The Chief Agency for Ontario is situate at No. 20 King Street West, City of Toronto, Ontario.

The Chief Agent and Attorney for Ontario is A. C. Mitchell, and his address is 20 King Street W., Toronto, in the Province of Ontario.

The Board is constituted of eleven directors holding office for one year.

The directors and chief executive officers of the Corporation at 31st December, 1914, were as follows, together with their respective terms of office:

W. T. Alexander, President, Winnipeg;	February 18, 1915;	February 17, 1916.
E. S. Popham, 1st Vice-Pres., Winnipeg;	"	"
Wm. Robinson, Director, Winnipeg;	"	"
E. D. Martin, Director, Winnipeg;	"	"
Sir Gilbert Parker, Bart., Director, London, Eng;	"	"
E. L. Taylor, Director, Winnipeg;	"	"
S. D. Lazier, Director, Winnipeg;	"	"
D. E. Sprague, Director, Winnipeg;	"	"
F. H. Alexander, Director, Winnipeg;	"	"
E. F. Hutchings, Director, Winnipeg;	"	"
W. T. Alexander, Manager, Winnipeg;		
F. H. Alexander, Secretary, Winnipeg;		

A.—Permanent capital stock: Total amount authorized, $5,000,000; total amount subscribed, $2,426,750, as more particularly set out in Schedule A hereto.

Schedule A.

Class 2.—Fixed and permanent capital stock created by virtue of Joint Stock Companies' Acts or Private Acts.

Description.	No. of shares.	Par value.	Total amount held.	Total amount paid thereon.	Total remaining unpaid on calls.
		$	$	$ c.	$ c.
1. Fully called ..	23,907	100	2,390,700 00	2,390,700 00	.....
2. Partly called	360½	100	36,050 00	9,644 03	26,405 97
Totals.....	24,267½	.....	2,426,750 00	2,400,344 03	26,405 97

LIST OF SHAREHOLDERS AS AT 31st DECEMBER, 1914.

(Not printed.)

BALANCE SHEET AS AT 31st DECEMBER, 1914.

Dr. Capital and Liabilities.

Capital (Liabilities to Stockholders or Shareholders).		
A.—Permanent Capital Stock or Shares.		
1. (*a*) Ordinary joint stock capital fully called; total called, total paid thereon	$2,390,700 00	
4. (*d*) Dividends declared in respect of (1), but not yet paid	107,485 45	
6. (*f*) Reserve fund	678,840 67	
8. (*h*) Instalment permanent stock (payable by fixed periodical payments): Total subscribed, $36,-050.00, on which has been paid	9,784 03	
Accrued interest on (8)	381 74	
9. (*i*) Dividends declared on (8), but not yet paid	112 90	
26. Unclaimed dividends	857 41	
		$3,188,162 20
Liabilities to the Public.		
27. Deposits, right reserved to require 30 days' notice of any withdrawal, with accrued interest	$818,398 75	
29. Debentures issued in Canada	558,355 20	
30. Interest due and accrued on (29)	7,796 16	
31. Debentures issued elsewhere than in Canada	696,274 06	
32. Interest due and accrued on (31)	4,452 80	
37. Owing to banks (including interest due or accrued), less Trust Company credit	191,699 10	
39. Due on loans in process of completion or to pay assumed mortgages	4,934 65	
41. Other liabilities to public: Accounts payable	535 33	
42. (*a*) Loan repayments	1,703,970 73	
		3,986,416 78
Total liabilities		$7,174,578 98

Cr. Assets.

I.—Assets of which the Corporation is the Beneficial Owner.		
A.—Immovable Property Owned Beneficially by the Corporation.		
1. (*a*) Office premises situate as follows:		
3. (ii) At Winnipeg for H. O. site	$610,073 40	
5. (*b*) Freehold land (including buildings), other than foregoing	41,752 37	
		$651,825 77
B.—Debts secured by Mortgages of Land.		
9. (*a*) Debts (other than item 10) secured by mortgages of land	$6,179,353 36	
		6,179,353 36
C.—Debts not above enumerated for which the Corporation holds securities, as follows:		
20. (*h*) Debts secured only by permanent stock or shares of the Corporation	$1,690 17	
22. (*j*) Debts secured by trust company stocks	1,200 00	
		2,890 17

BALANCE SHEET.—Continued.

E.—Cash.

31.	(*a*) On hand in head office and branches		$74,032 87

F.—Assets not hereinbefore mentioned.

37.	(*a*) Bank and Trust Co. stock account and interest	$167,770 79	
38.	(*b*) Sundry accounts due Company	11,459 07	
39.	(*c*) Commission suspense account	33,759 49	
40.	(*d*) Office furniture and fixtures	46,055 09	
41.	(*e*) Charter and license account	6,452 92	
42.	(*f*) Due by Company's agents	979 45	
			266,476 81
	Total assets		$7,174,578 98

CASH ACCOUNT.

Receipts for the year ending 31st December, 1914.

I.—Received by the Corporation for its Own Use.

A.—Balance from 31st December, 1913.

		(Col. 3.)	(Col. 4.)
2.	(i) Cash on hand		$27,787 88
	(ii) In bank		237,421 88

B.—Sums Received Wholly or Partly on Capital Stock.

4.	(*a*) Calls on permanent capital	$44,098 15	
5.	(*b*) Premiums on (4)	836 00	
			44 934 15

C.—Receipts on account of Investments, Loans or Debts.

	(*a*) On mortgages of realty:	
10.	(i) Principal	776,239 20
11.	(ii) Interest	399,555 72
	(*b*) On other securities, stocks and bonds:	
13.	(ii) Interest or dividends	7,158 00
	(*c*) Stock loans:	
14.	(i) Principal	1,929 15
15.	(ii) Interest	120 97

D.—Receipts from Real Estate Owned Beneficially by Corporation.

16.	(*a*) Sales	5,028 29
17.	(*b*) Rents	486 60

F.—Borrowed Money.

25.	(*a*) Bank or other advances, discounts or overdrafts, less cash on hand	117,666 23
26.	(*b*) Borrowed by taking deposits	5,462,034 47
27.	(*c*) Borrowed on debentures	357,461 55

G.—Receipts from other sources.

30.	(*a*) From agents	4,137 43
	Total	$7,441,961 52

CASH ACCOUNT.—Continued.

Expenditure for the year ending 31st December, 1914.

I.—Expended on Corporation Account.

A.—Sums Loaned or Invested on Capital Account.

1.	Loaned on mortgages of realty		$650,981 42
	(*b*) Loaned or invested in other securities:		
2.	(i) Loan on H. O. premises		60,444 67
3.	(ii) Bank and trust company stocks		41,958 74
4.	(iii) Loans on company's stock		3,000 00
6.	(*c*) Real estate purchased		30,412 68
7.	(*d*) Incumbrances on realty paid off		1,662 42
	(*e*) Insurance or taxes, repairs, advanced on property mortgaged to the Corporation		34,257 19

B.—Expended on Stock Account.

8.	Dividends on permanent stock	$210,687 10	
	(*a*) Interest on partly paid stock paid up	1,012 29	
			211,699 39

C.—Borrowed Money (other than foregoing) or interest theron paid, viz.:

18.	(*a*) Bank account interest			11,902 98
19.	(*b*) Deposits: Principal, $5,994,051.58; interest, $43,793.47			6,037,845 05
20.	(*c*) Debentures issued in Canada: Principal	$80,325 00		
21.	(*d*) Debentures issued elsewhere: Principal	10,025 33		
	Interest on (20) and (21)	53,952 06		
				144,302 39

D.—Management Expenses (other than foregoing).

25.	(*a*) Salaries, wages and fees	$73,231 82	
26.	(*b*) Commission or brokerage	930 48	
28.	(*d*) Stationery, postage, printing and advertising	20,947 24	
29.	(*e*) Law costs	1,154 42	
30.	(*f*) Fuel, rent, taxes (other than in 7 and 32) and rates	24,237 24	
31.	(*g*) Travelling expenses	4,403 09	
32.	(*h*) Registration fees	4,345 53	
33.	(*i*) Other management expenditure	27,223 76	
			156,473 58

E.—Other Expenditures, viz.:

	Transient		18,252 15
34.	(*a*) Unclaimed dividends now paid	$544 94	
35.	(*b*) Furniture and fixtures	5,577 14	
36.	(*c*) Organization expenses	32,646 78	
			38,768 86
	Totals		$7,441,961 52

MISCELLANEOUS STATEMENT FOR THE YEAR ENDING 31ST DECEMBER, 1914.

1. Amount of Debentures maturing in 1915: Issued in Canada, $168,603.35; Issued elsewhere, $150,574.66.
2. Amount of other existing obligations which will mature in 1915: Excluding deposits, none.

3. Amount of securities held by the Corporation which will mature and become payable to the Corporation in 1915: Excluding loans, none.
4. Average rate of interest per annum paid by the Corporation during 1914: On deposits, 4%; on debentures, 4¾%; on debenture stock, none.
5. Average rate of interest per annum received by the Corporation during 1914: (*a*) On mortgages of realty; (*b*) On other securities.
   (i) Owned beneficially by the Corporation: (*a*) 9.5%; (*b*) 6%.
   (ii) Not owned beneficially: (*a*) None; (*b*) none.
6. Of the mortgages owned beneficially by the Corporation, $127,931.14 is on realty situate in Ontario, and $4,347,451.49 is on realty situate elsewhere.
7. Of the mortgages not owned beneficially by the Corporation, none is on realty situate in Ontario, and none is on realty situate elsewhere.
8. Loans written off or transferred to real estate account during 1914, viz.:
   (i) Funds or securities owned beneficially, $28,222.70.
   (ii) Not so owned, none.
9. Number and aggregate amount of mortgages upon which compulsory proceedings have been taken by the Corporation in 1914, viz.:
   (i) Owned beneficially: No., 204; amount, $271,684 53.
   (ii) Not so owned: No., none; amount, none.
10. Aggregate market value of land mortgaged to the Corporation:
   (i) Mortgages owned beneficially, $14,000,000.00.
   (ii) Not so owned, none.
11. How often are the securities held by the Corporation valued? When loans are made, and at such times as Directors deem advisable.
12. (*a*) Specify the officers of the Corporation who are under bond, and for what sum respectively: Persons holding responsible positions in Company, from $1,000 to $10,000.
   (*b*) Are the said bonds executed by private sureties or by Guarantee Companies? Guarantee Companies.
13. Date when the accounts of the Corporation were last audited: As at December 31st, 1914.
14. Names and addresses of the auditors respectively for 1914 and for 1915 (if appointed):
   For 1914: Pender, Cooper, Slasor & Co., C.A.; Riddell, Stead, Graham & Hutchison, C.A.
   For 1915: Same as 1914.
15. What were the dividend days of the Corporation in 1914, and what rate or rates of dividend were paid on those days respectively? January 1st and July 1st; 9% per annum.
16. What is the date appointed for the Annual Meeting? February 17th, 1915. Date of last Annual Meeting? February 18th, 1914.
17. Special General Meeting held in 1914: Date, February 18th, 1914.

THE LONDON LOAN AND SAVINGS COMPANY OF CANADA.

Head Office, London, Ont.

Incorporated under the Building Societies Act (Consol. Stat. U.C., chap. 53), by declaration filed with the Clerk of the Peace for the County of Middlesex, 2nd May, 1877.

. The lending and the borrowing powers are governed by the Loan and Trust Corporations Act, R.S.O. 1914, chap. 184.

Annual Statement

Of the condition and affairs of the London Loan and Savings Company of Canada, of London, Ontario, at the 31st December, 1914, and for the year ending on that day, made to the Registrar of Loan Corporations for the Province of Ontario, pursuant to the laws of the said Province.

The head office of the Corporation is at No. 220 Dundas Street, in the City of London, in the Province of Ontario.

The Board is constituted of five directors, holding office for one year.

The directors and chief executive officers of the Corporation at the 31st December, 1914, were as follows, together with their respective terms of office:

R. W. Puddicombe, President, London;	February 12, 1914; February 11, 1915.
G. G. McCormick, 1st Vice-President, London;	" "
Thomas Baker, 2nd Vice-President, London;	" "
W. E. Robinson, Director, London;	" "
M. J. Kent, Managing Director, London;	1st May, 1877, at discretion of Directors.

A.—Permanent capital stock: Total amount authorized, $1,000,000; total amount subscribed, $1,000,000, as more particularly set out in Schedule A hereto.

Schedule A.

Class 1.—Fixed and permanent Capital Stock created by virtue of Building Society Acts.

Description.	Total amount issued and subsisting at 31st December, 1914.			Total amount of actual payments thereon.	Total amount unpaid.
	No. of shares.	Par value.			
		$	$	$ c.	$ c.
1. Fully called stock.....	17,144	50	857,200	857,200 00	.....
2. Partly called stock.....	None	.....	.....	.....	.....
3. Instalment stock ..... (Payable by fixed periodical payments and still in process of payment.)	2,856	50	142,800	24 00	142,776 00
	20,000	.....	1,000,000	857,224 00	142,776 00

LIST OF SHAREHOLDERS AS AT 31st DECEMBER, 1914.

(Not printed.)

BALANCE SHEET AS AT 31ST DECEMBER, 1914.

Dr. Capital and Liabilities.

Capital (Liabilities to Stockholders or Shareholders).			
A.—Permanent Capital Stock or Shares.			
1. (*a*) Ordinary joint stock capital fully called; total called, $857,200; total paid thereon	$857,200 00		
4. (*d*) Dividends and bonus declared in respect of (1)	15,354 31		
5. (*e*) Unappropriated profits in respect of (1)	2,393 29		
6. (*f*) Reserve fund in respect of (1)	300,000 00		
8. (*h*) Instalment Permanent Stock (payable by fixed periodical payments): Total subscribed, $142,800.00; on which has been paid	24 00		
10. (*j*) Unappropriated profits	1,700 00		
			$1,176,671 60
Liabilities to the Public.			
27. Deposits, right reserved to require 30 or more days' notice on any withdrawal	$456,280 78		
29. Debentures issued in Canada	483,521 52		
30. Interest due and accrued on (29)	10,646 49		
31. Debentures issued elsewhere than in Canada	749,812 25		
32. Interest due and accrued on (31)	6,635 60		
			1,706,896 64
Total liabilities			$2,883,568 24

Cr. Assets.

I.—Assets of which the Corporation is the Beneficial Owner.			
A.—Immovable Property Owned Beneficially by Corporation.			
1. (*a*) Office premises situate as follows:			
2. (i) At London, Ont., held in freehold			$63,000 00
B.—Debts secured by Mortgages of Land.			
9. (*a*) Debts secured by mortgages of land			2,231,659 00
12. (*d*) Of the debts mentioned in item 9, the sum of $32,197.00 is due by directors or officers of the Corporation (not extended).			
C.—Debts not above enumerated for which the Corporation holds securities, as follows:			
14. (*b*) Debts secured by municipal bonds or debentures	$7,410 00		
16. (*d*) Debts secured by Loan Corporation debentures	709 00		
20. (*h*) Debts secured only by permanent stock or shares of the Corporation	77,523 00		
22. (*j*) Debts secured by other stocks	5,914 00		
			91,556 00
D.—Unsecured Debts.			
27. (*a*) Rents due and accrued			351 66

BALANCE SHEET.—Continued.

E.—Cash.

31. (*a*)	On hand	$10,329 01	
32. (*b*)	In banks	170,494 57	
			$180,823 58

F.—Assets not hereinbefore mentioned.

37. (*a*)	Loan companies' stocks	$314,619 00	
40. (*d*)	Sundries, (steel deposit boxes, office furniture, etc., not valued)	1,559 00	
			316,178 00
	Total Assets		$2,883,568 24

CASH ACCOUNT.

Receipts for the year ending 31st December, 1914.

I.—Received by the Corporation for its Own Use.

A.—Balance from 31st December, 1913.

	(*b*) Cash (not already shown under (1)):		
2.	(i) On hand	$10,943 83	
3.	(ii) In bank	119,208 44	
			$130,152 27

B.—Sums received wholly or partly on Capital Stock.

4. (*a*)	Calls on joint stock capital	17,996 27

C.—Receipts on account of Investments, Loans or Debts.

	(*a*) Mortgages of realty:		
10.	(i) Principal	$383,702 67	
11.	(ii) Interest	169,700 44	
			553,403 11

D.—Receipts from Real Estate Owned Beneficially by Corporation.

17. (*b*)	Rents	7,561 75

F.—Borrowed Money.

26. (*b*)	Borrowed by taking deposits	$1,734,544 64	
27. (*c*)	Borrowed on debentures	293,105 79	
			2,027,650 43

G.—Receipts from other sources, viz.:

30. (*a*)	Sundry cash items	$1,820 50	
(*b*)	Safety deposit vault rents	289 60	
			2,110 10
	Total		$2,738,873 93

CASH ACCOUNT.

Expenditure for the year ending 31st December, 1914.

I.—Expended on Corporation Account.

A.—Sums Loaned or Invested on Capital Account.

	Col. 1.	
1. (*a*) Loaned on mortgages of realty	$509,010 20	
(*b*) Loaned or invested in other securities. Included in No. 1		
7. (*d*) Incumbrances on realty paid off (taxes on Company's block)	1,423 52	
		$510,433 72

B.—Expended on Stock Account.

8. Dividends paid on permanent stock	$50,889 32	
(*a*) Bonus paid on joint stock capital	7,500 00	
		58,389 32

C.—Borrowed Money (other than foregoing) or interest thereon paid.

19. (*b*) Deposits: Principal, $1,748 694.80; interest, $11,806,25.	$1,760,501 05	
20. (*c*) Debentures issued in Canada: Principal, $93,794.25; interest, $17,862.51	111,656 76	
21. (*d*) Debentures issued elsewhere: Principal, $61,176.20; interest, $28,261.49	89,437 69	
		1,961,595 50

D.—Management Expenses (other than foregoing).

25. (*a*) Salaries, wages and fees	$12,178 87	
26. (*b*) Commission or brokerage	5,464 34	
28. (*d*) Stationery, postage, printing and advertising	1,099 64	
29. (*e*) Law costs	44 82	
30. (*f*) Fuel, rent, taxes (other than in 7 and 32) and rates	4,088 59	
31. (*g*) Travelling expenses	48 50	
32. (*h*) Registration fees	180 00	
33. (*i*) Other management expenditure	1,007 17	
		24 111 93

E.—Other Expenditures, viz.:

34. (*a*) Interest	$631 13	
35. (*b*) Insurance	485 03	
36. (*c*) Janitor's fees, repairs	1,103 72	
Patriotic Fund	1,300 00	
		3,519 88

F.—Balance.

37. (*b*) Cash on hand and in banks	180,823 58
Total	$2,738,873 93

Miscellaneous Statement for the Year Ending 31st December, 1914.

1. Amount of Debentures maturing in 1915: Issued in Canada, $146,801.70; issued elsewhere, $92,685.70.
2. Amount of other existing obligations which will mature in 1915: None, save deposits and rent.

3. Amount of securities held by the Corporation which will mature and become payable to the Corporation in 1915: Estimated at $300,000.00.
4. Average rate of interest per annum paid by the Corporation during 1914: On deposits, 3.213%; on debentures, 4.94%; on debenture stock, none.
5. Average rate of interest per annum received by the Corporation during 1914: (*a*) On mortgages of realty; (*b*) On other securities.
   (i) Owned beneficially by the Corporation: (*a*) 7.04%; (*b*) 6.610%.
   (ii) Not owned beneficially: (*a*) None; (*b*) None.
6. Of the mortgages owned beneficially by the Corporation, $2,231,659.00 is on realty situate in Ontario, and none is on realty situate elsewhere.
7. Of the mortgages not owned beneficially by the Corporation, none is on realty situate in Ontario, and none is on realty situate elsewhere.
8. Loans written off or transferred to real estate account during 1914, viz.:
   (i) Funds or securities owned beneficially, none.
   (ii) Not so owned, none.
9. Number and aggregate amount of mortgages upon which compulsory proceedings have been taken by the Corporation in 1914, viz.:
   (i) Owned beneficially: No., 2; Amount, $9,665.00.
   (ii) Not so owned: No., none; Amount, none.
10. Aggregate market value of land mortgaged to the Corporation:
   (i) Mortgages owned beneficially, $5,105,919.00.
   (ii) Not so owned, none.
11. How often are the securities held by the Corporation valued? Lands when loans made, and mortgages yearly.
12. (*a*) Specify the officers of the Corporation who are under bond and for what sum respectively: Manager, $10,000.00; Teller, $10,000.00; other officers, $13,000.00; in all, $33,000.00.
   (*b*) Are the said bonds executed by private sureties or by Guarantee Companies? Partly private, principally Guarantee Company.
13. Date when the accounts of the Corporation were last audited? 31st December, 1914.
14. Names and addresses of the auditors respectively for 1914 and for 1915 (if appointed):
   For 1914: A. Screaton and S. Coyle.
   For 1915: Not yet appointed.
15. What were the dividend days of the Corporation in 1914, and what rate or rates of dividend were paid on those days respectively? January 2nd, April 1st, July 2nd, October 1st; 1½% each quarter, at rate of 6% per annum and 1% bonus.
16. What is the date appointed for the Annual Meeting? Second Thursday in February. Date of last Annual Meeting? February 12th, 1914.
17. Special General Meetings held in 1914: Dates, none.

THE MIDLAND LOAN AND SAVINGS COMPANY.

Head Office, Port Hope, Ontario.

Constating Instruments.

Incorporated under the Building Societies Act, Consol. Stat. U.C., Chap. 53, by declaration filed with the Clerk of the Peace for the United Counties of Northumberland and Durham, 5th July, 1872. (Decl. Book II., 127.)

The corporate name was, by Order-in-Council of Ontario, 21st June, 1876 (*Ibid*), changed to the Midland Loan and Savings Company.

A by-law altering the amount of the capital stock and par value of the share was, pursuant to the Loan Corporations Act, approved by Order-in-Council of Ontario, 3rd October, 1900.

The borrowing and lending powers are governed by the Loan and Trust Corporations Act, R.S.O. 1914, chap. 184.

Annual Statement

Of the condition of affairs of the Midland Loan and Savings Company, of Port Hope, Ont., at the 31st December, 1914, and for the year ending on that day, made to the Registrar of Loan Corporations for the Province of Ontario, pursuant to the laws of the said Province.

The head office of the Corporation is on Walton Street, in the Town of Port Hope, in the Province of Ontario.

The Board is constituted of seven directors, holding office for one year.

The directors and chief executive officers of the Corporation at the 31st December, 1914, were as follows, together with their respective terms of office.

William Henwood, President, Welcome, Ont.,	2nd August, 1912;	February 2nd, 1915.
John Wickett, Vice-Pres., Port Hope, Ont.,	2nd August, 1912,	"
Henry Mulligan, Director, Millbrook, Ont.,	20th Nov., 1908,	"
Thomas Wickett, Director, Port Hope, Ont.,	1st February, 1910,	"
Thomas Roberts, Director, Welcome, Ont.,	1st February, 1910,	"
R. A. Mulholland, Director, Port Hope, Ont.,	2nd August, 1912,	"
J. H. Helm, Manager, Port Hope, Ont.,	1st January, 1905.	

A.—Permanent capital stock: Total amount authorized, unlimited; total amount subscribed, $360,000, as more particularly set out in Schedule A hereto.

Schedule A.

Class I.—Fixed and permanent capital stock created by virtue of Building Societies Acts.

Description.	Total amount issued and subsisting at 31st December, 1914.			Total amount of actual payments thereon.	Total amount unpaid and constituting an asset of the Corporation.
	No. of shares.	Par value.	——		
		$	$	$ c.	
1. Fully called.....	36,000	10	360,000	360,000 00	.....

LIST OF SHAREHOLDERS AS AT 31st DECEMBER, 1914.

(Not printed.)

BALANCE SHEET AS AT 31st DECEMBER, 1914.

Dr. Capital and Liabilities.

Capital (Liabilities to Stockholders or Shareholders).		
A.—Permanent Capital Stock or Shares.		
1. (*a*) Ordinary joint stock capital fully called; total called, $360,000; total paid thereon	$360,000 00	
4. (*d*) Dividends declared in respect of (1), but not yet paid	14,522 00	
5. (*e*) Unappropriated profits in respect of (1)	10,641 25	
6. (*f*) Reserve fund in respect of (1)	235,000 00	
		$620,163 25
Liabilities to the Public.		
27. Deposits (including Unclaimed Deposits): Right reserved to require 30 days' notice of any withdrawal	$330,023 17	
28. Interest on deposits, due or accrued or capitalized	13,762 04	
29. Debentures issued in Canada	484,286 85	
30. Interest due and accrued on (29)	11,245 95	
		839,318 01
Total liabilities		$1,459,481 26

Cr. Assets.

I.—Assets of which the Corporation is the Beneficial Owner.		
A.—Immovable Property Owned Beneficially by Corporation.		
1. (*a*) Office premises situate as follows:		
2. (i) At Port Hope, held as freehold	$5,000 00	$5,000 00
B.—Debts secured by Mortgages of Land.		
9. (*a*) Debts (other than item 10) secured by mortgages of land	$1,218,196 10	
11. (*c*) Interest due and accrued on items 9 and 10 and not included therein	33,525 35	
		1,251,721 45
C.—Debts not above enumerated for which the Corporation holds securities as follows:		
14. (*b*) Debts secured by Municipal Bonds or Debentures	$56,900 00	
20. (*h*) Debts secured only by permanent stock or shares of the Corporation	2,255 00	
22. (*j*) Bonds and Debentures of Ontario Municipalities owned by the Company	44,163 28	
26. (*n*) Interest due or accrued on items 14 to 25 and not included therein	1,340 90	
		104,659 18
D.—Unsecured Debts.		
27. (*a*) Rents due or accrued on Company's properties		90 65

BALANCE SHEET.—Continued.

E.—Cash.

31. (*a*) On hand		$1,579 61	
32. (*b*) In banks		96,430 37	
			$98,009 98
Total assets			$1,459,481 26

CASH ACCOUNT.

Receipts for the year ending 31st December, 1914.

I.—Received by the Corporation for its Own Use.

A.—Balances from 31st December, 1913.

			(Total, Col. 4.)
1. (*b*) Cash not already shown under (1):			
2.	(i) On hand	$1,323 56	
3.	(ii) In bank	71,547 89	
			$72,871 45

C.—Receipts on account of Investments, Loans or Debts.

(*a*) On mortgages of realty:			
10.	(i) Principal	$176,999 80	
11.	(ii) Interest	77,745 24	
(*b*) On loans on shares of the Corporation:			
12.	(i) Principal	4,944 20	
13.	(ii) Interest	126 77	
(*c*) Loans on Municipal Debentures:			
14.	(i) Principal	191,608 76	
15.	(ii) Interest	2,883 76	
(*d*) Bonds and debentures owned by the Corporation:			
15½.	(i) Principal	7,854 33	
	(ii) Interest	2,457 81	
			464,620 67

D.—Receipts from Real Estate Owned Beneficially by Corporation.

16. (*a*) Sales (not included in any of the foregoing items)		$746 63	
17. (*b*) Rents		149 00	
			895 63

F.—Borrowed Money.

26. (*b*) Borrowed by taking deposits		$500,270 07	
27. (*c*) Borrowed on debentures		180,254 13	
			680,524 20

CASH ACCOUNT.—Continued.

Receipts for the year ending 31st December, 1914.

G.—Receipts from Other Sources.

30.	(*a*) Sundry receipts and inspection fees	$1,179 68	
	(*b*) Bank interest	2,227 37	
	(*c*) Contingent account	1,515 70	
			4,922 75
	Total		$1,223,834 70

CASH ACCOUNT.

Expenditure for the year ending 31st December, 1914.

I.—Expended on Corporation Account.

A.—Sums Loaned or Invested on Capital Account.

1.	(*a*) Loaned on mortgages of realty	$168,252 08	
	(*b*) Loaned or invested in other securities, viz.:		
2.	(i) On municipal debentures	206,358 76	
3.	(ii) Bonds and debentures owned by the Company	2,486 57	
4.	(iii) Real estate foreclosed	75 40	
5.	(iv) Shares of the Corporation	1,246 00	
6.	(*c*) Contingent account	786 30	
			$379,205 11

B.—Expended on Stock Account.

8.	Dividends paid on permanent stock	$28,708 00	
	Sundries written off	49 05	
			28,757 05

C.—Borrowed Money (other than foregoing) or interest thereon paid, viz.:

19.	(*b*) Deposits: Principal, $495,100.77; interest, $6,402.06	$501,502 83	
20.	(*c*) Debentures issued in Canada: Interest, $21,976.88; principal, $182,392.00	204,368 88	
			705,871 71

D.—Management Expenses (other than foregoing):

25.	(*a*) Salaries, wages and fees	$8,308 77	
26.	(*b*) Commission and brokerage	1,184 25	
28.	(*d*) Stationery, postage, printing and advertising	561 74	
30.	(*f*) Fuel, taxes (other than in 7 and 32), rates and light	113 52	
31.	(*g*) Travelling expenses	182 70	
32.	(*h*) Registration fees	105 00	
33.	(*i*) Other management expenditure	340 03	
			10,796 01

E.—Other Expenditure, viz.:

34.	(*a*) Ontario Government tax	$450 00	
35.	(*b*) Municipal tax	178 21	
36.	(*c*) Canadian Patriotic Fund	500 00	
36½.	Company's office building	66 63	
			1,194 84

F.—Balance.

37.	(*a*) Cash on hand and in bank		98,009 98
	Total		$1,223,834 70

MISCELLANEOUS STATEMENT FOR THE YEAR ENDING 31ST DECEMBER, 1914.

1. Amount of Debentures maturing in 1915: Issued in Canada, $128,107.00; Issued elsewhere, none.
2. Amount of other existing obligations which will mature in 1915, none.
3. Amount of securities held by the Corporation which will mature and become payable to the Corporation in 1915, $227,056.00.
4. Average rate of interest per annum paid by the Corporation during 1914: On deposits, 3.83%; on debentures, 4.22%; on debenture stock, none.
5. Average rate of interest per annum received by the Corporation during 1914: (*a*) On mortgages of realty; (*b*) On other securities.
   (i) Owned beneficially by the Corporation: (*a*)6.27%; (*b*) 5.72%.
   (ii) Not owned beneficially: (*a*) None; (*b*) 6%.
6. Of the mortgages owned beneficially by the Corporation, $1,218,196.10 is on realty situate in Ontario, and none is on realty situate elsewhere.
7. Of the mortgages not owned beneficially by the Corporation, none is on realty situate in Ontario, and none is on realty situate elsewhere.
8. Loans written off or transferred to real estate account during 1914, viz.:
   (i) Funds or securities owned beneficially, $53.22 written off.
   (ii) Not so owned, none.
9. Number and aggregate amount of mortgages upon which compulsory proceedings have been taken by the Corporation in 1914, viz.:
   (i) Owned beneficially: No., two; Amount, $3,300.00.
   (ii) Not so owned: No., none; Amount, none.
10. Aggregate market value of land mortgaged to the Corporation:
   (i) Mortgages owned beneficially, $3,100,000.00.
   (ii) Not so owned, none.
11. How often are the securities held by the Corporation valued? Once each year.
12. (*a*) Specify the officers of the Corporation who are under bond, and for what sum respectively: Manager, $6,000.00; Assistant Manager, $3,000.00; Teller and Accountant, $3,000.00; Mortgage Clerk, $1,000.00; Ledger-keeper, $1,000.00.
   (*b*) Are the said bonds executed by private sureties or by Guarantee Companies? Guarantee Company.
13. Date when the accounts of the Corporation were last audited: December 30th, 1914.
14. Names and addresses of the auditors respectively for 1914 and for 1915 (if appointed):
   For 1914: Henry White and Norman S. Choate.
   For 1915: Not appointed until Annual Meeting.
15. What were the dividend days of the Corporation in 1914, and what rate or rates of dividend were paid on those days respectively? January 2nd, 1914, at 4%; July 2nd, 1914, at 4%.
16. What is the date appointed for the Annual Meeting? First Tuesday in February. Date of last Annual Meeting? February 3rd, 1914.
17. Special General Meetings held in 1914: Dates, none.

THE OXFORD PERMANENT LOAN AND SAVINGS SOCIETY.

Head Office, Woodstock, Ontario.

Constating Instruments.

Incorporated under the Buildings Societies Act, Consol. Stat. U.C., chapter 53, by declaration filed with the Clerk of the Peace for the County of Oxford, on the 27th October, 1865. (Decl. Book I., 25.) The original corporate name was "The Oxford Permanent Building and Savings Society."

By Order-in-Council of Ontario, dated 23rd September, 1878, the corporate name was changed to the Oxford Permanent Loan and Savings Society.

A by-law altering the amount of the capital stock was, pursuant to the Loan Corporations Act, approved by Order-in-Council, 27th May, 1905.

The borrowing and the lending powers are governed by the Loan and Trust Corporations Act, R.S.O. 1914, chap. 184.

Annual Statement

Of the condition and affairs of the Oxford Permanent Loan and Savings Society, of Woodstock, at the 31st December, 1914, and for the year ending on that day, made to the Registrar of Loan Corporations for the Province of Ontario, pursuant to the laws of the said Province.

The head office of the Corporation is at No. 388 Dundas Street, in the City of Woodstock, in the Province of Ontario.

The Board is constituted of six directors, holding office for two years.

The directors and chief executive officers of the Corporation at the 31st December, 1914, were as follows, together with their respective terms of office:

Dr. W. T. Parke, President, Woodstock;	February 26th, 1914;	February 24th, 1916
Jas. S. Scarff, Vice-Pres., Woodstock;	"	"
Lieut.-Col. John White, Director, Woodstock;	"	"
James White, Director, Woodstock;	February 27th, 1913;	February 25th, 1915
Henry J. Finkle, Director, Woodstock;	"	"
Malcolm Douglas, Managing Director,	February 22nd, 1900;	February 25th, 1915

A.—Permanent capital stock: Total amount authorized, $500,000; total amount subscribed, $300,000, as more particularly set out in Schedule A hereto.

Schedule A.

Class 1.—Fixed and permanent capital stock created by virtue of Building Societies Acts.

Description.	Total amount issued and subsisting at 31st December, 1914.			Total amount of actual payments thereon	Total amount unpaid and constituting an asset of the Corporation.
	No. of shares.	Par value.	—		
		$	$	$	$
1. Fully called stock.....	5,466	50	273,300	273,300	.....
2. Partly " "	534	50	26,700	5,340	8,360
3. Paid in advance of calls	.....	.....	.....	13,000	.....
Totals.....	6,000	.....	300,000	291,640	8,360

LIST OF SHAREHOLDERS AS AT 31st DECEMBER, 1914.

(Not printed.)

BALANCE SHEET AS AT 31st DECEMBER, 1914.

Dr. Capital and Liabilities.

Capital (Liabilities to Stockholders or Shareholders).		
A.—Permanent Capital Stock or Shares.		
1. (*a*) Ordinary joint stock capital fully called; total called, $273,300; total paid thereon	$273,300 00	
2. (*b*) Ordinary joint stock capital, 20 per cent. called; total called, $5,340; total paid thereon	5,340 00	
3. (*cc*) Joint stock capital paid in advance of calls	13,000 00	
4. (*d*) Dividends declared in respect of (1), (2) and (3), but not yet paid	10,512 42	
6. (*f*) Reserve fund in respect of (1), (2) and (3)	118,500 00	
7. (*g*) Contingent fund in respect of (1), (2) and (3)	1,000 00	
		$421,652 42
Liabilities to the Public.		
27. Deposits (including unclaimed deposits): Right reserved to require 30 days' notice of any withdrawal	$294,800 68	
29. Debentures issued in Canada	246,280 23	
30. Interest due and accrued on (29)	5,783 96	
40. Other liabilities to the public, viz.:		
41. (*a*) Sundry accounts and balances	237 42	
		547,102 29
Total liabilities		$968,754 71

Cr. Assets.

I.—Assets of which the Corporation is the Beneficial Owner.		
A.—Immovable Property Owned Beneficially by Corporation.		
1. (*a*) Office premises situate as follows:		
2. (i) At Woodstock, held in freehold		$6,500 00
B.—Debts secured by Mortgages of Land.		
9. (*a*) Debts (other than item 10) secured by mortgages of land		796,670 94
C.—Debts not above enumerated for which the Corporation holds securities as follows:		
14. (*b*) Debts secured by municipal bonds or debentures	$20,426 80	
16. (*d*) Debts secured by Loan Corporation's debentures	1,916 58	
20. (*h*) Debts secured only by permanent stock or shares of the Corporation	25,622 40	
22. (*j*) Debts secured by stock of other corporations	1,153 60	
		49,119 38
D.—Unsecured Debts.		
27. (*a*) Rents, office building		262 84

BALANCE SHEET.—Continued.

E.—Cash.

31. (*a*)	On hand	$2,086 13	
32. (*b*)	In banks	81,143 79	
			$83,229 92

F.—Assets not hereinbefore mentioned.

37. (*a*)	Permanent stock of other corporations	32,971 63
	Total assets	$968,754 71

CASH ACCOUNT.

Receipts for the year ending 31st December, 1914.

I.—Received by the Corporation for its Own Use.

A.—Balance from 31st December, 1913.

(*a*) Cash (not already shown under (1)):

		(Col. 1.)	(Total, Col. 4.)
2.	(i) On hand	$1,895 43	
3.	(ii) In bank	58,031 09	
			$59,926 52

B.—Sums Received Wholly or Partly on Capital Stock.

(*aa*)	Joint stock capital received in advance of calls	$1,200 00	
5. (*b*)	Premiums	225 00	
			1,425 00

C.—Receipts on account of Investments, Loans or Debts.

(*a*)	On mortgages of realty:		
10.	(i) Principal	$82,592 51	
11.	(ii) Interest	42,886 18	
(*b*)	On other securities:		
12.	(i) Principal	14,545 67	
13.	(ii) Interest or dividends	5,389 64	
			145,414 00

D.—Receipts from Real Estate Owned Beneficially by Corporation.

17. (*b*)	Rents	392 50

F.—Borrowed Money.

26. (*b*)	Borrowed by taking deposits	$320,093 99	
27. (*c*)	Borrowed on debentures	93,921 70	
			414,015 69

G.—Receipts from Other Sources.

30. (*a*)	Bank interest	$1,887 18	
(*b*)	Transfer fees and inspection	22 94	
			1,910 12
	Totals		$623,083 83

CASH ACCOUNT.

Expenditure for the year ending 31st December, 1914.

I.—Expended on Corporation Account.

A.—Sums Loaned or Invested on Capital Account.

		(Col. 1.)	(Total, Col. 4.)
1.	(*a*) Loaned on mortgages of realty	$105,483 13	
	(*b*) Loaned on or invested in other securities, viz.:		
2.	(i) On capital stock of this Corporation	832 00	
3.	(ii) On debentures of this Corporation	800 00	
4.	(iii) Municipal debentures	3,205 69	
5.	(iv) Loans on other stocks and debentures	100 00	
7.	(*e*) Insurance or taxes advanced on property mortgaged to the Corporation	594 44	
			$111,015 26

B.—Expended on Stock Account.

8.	Dividends paid on permanent stock	18,791 94

C.—Borrowed Money (other than foregoing) or interest thereon paid, viz.:

18.	(*a*) Bank account, interest	$10 60	
19.	(*b*) Deposits: Principal, $299,874.87; interest, $135.85	300,010 72	
20.	(*c*) Debentures issued in Canada: Principal, $93,241.62; interest, $10,355.86	103,597 48	
			403,618 80

D.—Management Expenses (other than the foregoing).

25.	(*a*) Salaries, wages and fees	$5,037 00	
27.	(*c*) Commission or brokerage	88 95	
28.	(*d*) Stationery, postage, printing and advertising	309 90	
29.	(*e*) Law costs	5 00	
30.	(*f*) Fuel, rent, taxes (other than in 7 and 32) and rates	895 93	
32.	(*h*) Registration fees	80 00	
33.	(*i*) Other management expenditure	9 99	
			6,426 77

E.—Other Expenditures, viz.:

34.	(*a*) Transfer fees	1 14

F.—Balance.

37.	(*a*) Cash on hand and in bank	83,229 92
	Total	$623,083 83

MISCELLANEOUS STATEMENT FOR THE YEAR ENDING 31ST DECEMBER, 1914.

1. Amount of Debentures maturing in 1915: Issued in Canada, $90,387.56; Issued elsewhere, none.
2. Amount of other existing obligations which will mature in 1915, none.
3. Amount of securities held by the Corporation which will mature and become payable to the Corporation in 1915, $112,038.57.

4. Average rate of interest per annum paid by the Corporation during 1914: On deposits, 3.50%; on debentures, 4.115%; on debenture stock, none.
5. Average rate of interest per annum received by the Corporation during 1914: (*a*) On mortgages of realty; (*b*) On other securities.
   (i) Owned beneficially by the Corporation: (*a*) 5.785%; (*b*) 6.021%.
   (ii) Not owned beneficially: (*a*) None; (*b*) None.
6. Of the mortgages owned beneficially by the Corporation, $796,670.94 is on realty situate in Ontario, and none is on realty situate elsewhere.
7. Of the mortgages not owned beneficially by the Corporation, none is on realty situate in Ontario, and none is on realty situate elsewhere.
8. Loans written off or transferred to real estate account during 1914, viz.:
   (i) Funds or securities owned beneficially, none.
   (ii) Not so owned, none.
9. Number and aggregate amount of mortgages upon which compulsory proceedings have been taken by the Corporation in 1914, viz.:
   (i) Owned beneficially: No., none; Amount, none.
   (ii) Not so owned: No., none; Amount, none.
10. Aggregate market value of land mortgaged to the Corporation:
   (i) Mortgages owned beneficially, $1,735,725.00.
   (ii) Not so owned, none.
11. How often are the securities held by the Corporation valued? Half-yearly by Manager; yearly by Directors.
12. (*a*) Specify the officers of the Corporation who are under bond and for what sum respectively: Treasurer, $10,000.00; Book-keeper, $2,000.00.
   (*b*) Are the said bonds executed by private sureties or by Guarantee Companies? Guarantee Company.
13. Date when the accounts of the Corporation were last audited: As at December 31st, 1914.
14. Names and addresses of the auditors respectively for 1914 and for 1915 (if appointed):
   For 1914: W. H. Van-Ingen and Jas. Canfield.
   For 1915: Not yet appointed.
15. What were the dividend days of the Corporation in 1914, and what rate or rates of dividend were paid on those days respectively? 2nd days of January and July at 6 per cent per annum and half per cent. bonus.
16. What is the date appointed for the Annual Meeting? 4th Thursday in February. Date of last Annual Meeting? February 26th, 1914.
17. Special General Meetings held in 1914: Dates, none.

THE LONDON AND CANADIAN LOAN AND AGENCY COMPANY.

Head Office, Toronto, Ontario.

Constating Instruments.

1863. The Company was incorporated in 1863 by Special Act of the Province of Canada, 27 V., c. 50, which has from time to time been amended by six special Acts of the Dominion of Canada, viz.:

1872. 35 V., c. 108 (D).
1873. 36 V., c. 107 (D).
1876. 39 V., c. 60 (D).
1879. 42 V., c. 75 (D).
1889. 52 V., c. 93 (D).
1891. 54-5 V., c. 114 (D).

For the lending powers of the Company see 27 V. (1863), c. 50 (Province of Canada), secs. 3 and 4; 35 V. (1872), c. 108 (D), sec. 5; also sec. 6 as amended by 36 V. (1873), c. 107 (D), sec. 8; 36 V. (1873), c. 107 (D), sec. 9, and 35 V. (1872), c. 108 (D), sec. 7 as amended by 36 V. (1873), c. 107 (D), s. 10. See Statutes of Canada, 1899, 62 V., c. 117.

For the borrowing powers of the Company see 27 V. (1863), c. 50, (Province of Canada), s. 5, as amended by 36 V. (1873), c. 107 (D), sec. 1; 35 V. (1872), c. 108 (D), s 8, as amended by 39 V., c. 50 (D), sec. 1; 54-5 V. (1891), c. 114 (D), s. 2. (Issue of debenture stock.)

Annual Statement

Of the condition and affairs of The London and Canadian Loan and Agency Company (Ltd.), of Toronto, Ont., at the 31st December, 1914, and for the year ending on that day, made to the Registrar of Loan Corporations for the Province of Ontario, pursuant to the laws of the said Province.

The head office of the Corporation is at No. 51 Yonge Street, in the City of Toronto, in the Province of Ontario.

The Board is constituted of seven directors, holding office for one year.

The directors and chief executive officers of the Corporation as at the 31st December, 1914, were as follows, together their respective terms of office:

Thomas Long, President, Toronto;	11th February, 1914; 10th February, 1915.
Casimir S. Gzowski, Vice-President, Toronto;	" "
Colin M. Black, W.S., Director, Edinburgh, Scotland;	" "
A. H. Campbell, Director, Toronto;	" "
Charles C. Dalton, Director, Toronto;	" "
David B. Hanna, Director, Toronto;	" "
Goldwin Larrat Smith, Director, Toronto;	" "
Vernon B. Wadsworth, Manager, Toronto.	
William Wedd, Jr., Secretary, Toronto.	

A.—Permanent Capital Stock: Total amount authorized, $2,000,000; total amount subscribed, $1,250,000, as more particularly set out in Schedule A hereto.

SCHEDULE A.

Class 2.—Fixed and permanent capital stock created by virtue of Private Acts.
Last call made: Date, 2nd January, 1914; rate per cent., 20 per cent.; gross amount, $50,000; amount paid thereon, $50,000.

Description.	No. of shares.	Par value.	Total amount held.	Total amount paid thereon.	Total remaining unpaid on calls.
		$	$	$	
Fully called	25,000	50	1,250,000	1,250,000	Nil

LIST OF SHAREHOLDERS AS AT 31ST DECEMBER, 1914.

(Not printed.)

BALANCE SHEET AS AT 31ST DECEMBER, 1914.

Dr. Capital and Liabilities.

Capital (Liabilities to Stockholders or Shareholders).

A.—Permanent Capital Stock or Shares.

1. (*a*) Ordinary joint stock capital fully called; total called, $1,250,000; total paid thereon	$1,250,000 00		
4. (*d*) Dividends declared in respect of (1).....	25,000 00		
5. (*e*) Unappropriated profits in respect of (1).....	35,375 76		
6. (*f*) Reserve fund in respect of (1).....	625,000 00		
		$1,935,375 76	

Liabilities to the Public.

29. Debentures issued and payable in Canada.....	$3,100 00		
30. Interest due or accrued on (29).....	67 00		
31. Debentures issued in Canada, payable elsewhere.....	2,693,894 68		
32. Interest due or accrued on (31).....	53,310 24		
35. Debenture stock issued in Canada, payable elsewhere....	414,445 33		
36. Interest due and accrued on (35).....	2,089 22		
40. Other liabilities to the public, viz.:			
41. (*a*) Sterling certificates, payable at fixed dates.....	95,084 12		
42. (*b*) Interest due and accrued on 41 (*a*).....	2,015 73		
43. (*c*) Currency certificates: Payable at fixed dates; interest due and accrued on same.....	15,190 00		
Sundry creditors	7,869 15		
		3,287,065 47	
Contingent liabilities (not extended), $83,045.11.			
Total actual liabilities		$5,222,441 23	

Cr. Assets.

I.—Assets of which the Corporation is the Beneficial Owner.

A.—Immovable Property Owned Beneficially by Corporation.

5. (*b*) Freehold lands (including buildings)	$8,711 98

BALANCE SHEET.—Continued.

B.—Debts secured by Mortgages of Land.			
9. (*a*) Debts (other than item 10) secured by mortgages on land	$4,649,646 73		
10. (*b*) Debts secured by mortgaged land held for sale	6,954 41		
(*bb*) Debts secured by land held by the Company as mortgagee in possession, or secured by land for the rents and profits of which the Company is accountable	7,312 82		
11. (c) Interest due and accrued on items 9 and 10 and not included therein	187,331 31		
		$4,851,245 27	
C.—Debts not above enumerated for which the Corporation holds securities as follows:			
22. (*j*) Municipal bonds or debentures owned by Company.	$170,144 45		
23. (*k*) School debentures owned by Company	13,802 07		
25. (*m*) Debts secured by hypothecation of stocks, etc.	3,214 74		
26. (*n*) Interest due or accrued on items 22 to 25 and not included therein	4,350 70		
		191,511 96	
E.—Cash.			
32. (*b*) In banks in Canada and England		170,972 02	
Total assets		$5,222,441 23	

Contingent assets (not extended) $83,045.11.

CASH ACCOUNT.

Receipts for the year ending 31st December, 1914.

I.—Received by the Corporation for Its Own Use.			
A.—Balances from 31st December, 1913.			
2. (*b*) Cash (not already shown under (1)):—			
	(Col. 1.)	(Total, Col. 4.)	
3. (ii) In banks		$86,235 78	
B.—Sums Received Wholly or Partly on Capital Stock.			
4. (*a*) Calls on Joint Stock Permanent Capital: Payments on new stock allotted		6,240 00	
C.—Receipts on account of Investments, Loans or Debts.			
(*a*) On mortgages of realty:			
10. (i) Principal		658,181 70	
11. (ii) Interest	$343,888 31	343,888 31	
(*b*) On other securities:			
12. (i) Principal		194,938 95	
13. (ii) Interest or dividends	$10,835 86	10,835 86	
F.—Borrowed Money.			
17. (c) Borrowed on debentures or certificates at fixed dates		593,947 00	

CASH ACCOUNT.—Continued.

Receipts for the year ending 31st December, 1914.

	G.—Receipts from other sources.	
30. (*a*)	Sundry accounts	$4,351 23
	Total	$1,898,618 83
	II.—Received as a Corporate Trustee, Representative, Guardian or Agent in Trust.	
	A.—Balance from 31st December, 1913.	
33.	(ii) In bank	$5,766 61
	B.—Received on Account of Investments, Loans or Debts.	
34. (*a*)	On mortgages: Principal, $2,300.00; Interest, $6,163.21	8,463 21
	Totals	$14,229 82

CASH ACCOUNT.

Expenditure for the year ending 31st December, 1914.

	I.—Expended on Corporation Account.		
	A.—Sums Loaned or Invested on Capital Account.		(Total, Col. 4.)
1. (*a*)	Loaned on mortgages of realty		$739,008 24
(*b*)	Loaned or invested in other securities, viz.:		
2.	(i) Loans on stocks, bonds, etc		188,095 25
	B.—Expended on Stock Account.		
8.	Dividends paid on permanent stock (including amount reserved in 1913)		99,855 60
	C.—Borrowed Money (other than foregoing) or interest thereon paid, viz.:		
18. (*a*)	Bank account, principal and interest		18,102 02
20. (*c*)	Debentures, etc., issued and payable in Canada: Principal		2,433 33
21. (*d*)	Debentures, etc., issued in Canada, payable elsewhere: Principal, $469,821.37; Interest on debentures, debenture stock, etc., $134,804.14		604,625 51
23. (*f*)	Debenture stock issued in Canada and payable elsewhere: Principal		26,036 69
	D.—Management Expenses (other than foregoing).		
25. (*a*)	Salaries, directors' fees, etc., Ontario, Manitoba and Saskatchewan	$26,290 00	
26. (*b*)	Commission on debentures issued and renewed, and loans made and renewed, etc	7,489 58	

CASH ACCOUNT.—Continued.

Expenditure for the year ending 31st December, 1914.

27. (*c*)	Agency charges, British directors' fees, etc.....	$2,366 22	
28. (*d*)	Stationery, postage, printing, advertising, etc.....	3,661 92	
29. (*e*)	Law costs	458 14	
30. (*f*)	Fuel, rent, taxes (other than on 7 and 32), rates, etc.	5,068 67	
31. (*g*)	Travelling expenses, inspection, etc.....	571 30	
32. (*h*)	Registration fees, Loan Corporations Act, Ontario...	258 00	
33. (*i*)	Other management expenditure, auditors' fees.....	800 00	
			$46,963 83
	E.—Other Expenditures, viz.:		
34. (*a*)	Tax on capital (Ontario) and business tax (Toronto).....		1,826 34
35. (*b*)	Installment paid on subscriptions to Patriotic and Hospital funds		700 00
	F.—Balance.		
37.	Cash in various banks in Canada.....		$170,972 02
	Total		$1,898,618 83
	II.—Expended on Trust or Agency Account.		
	B.—Other Expenditures.		
50. (*a*)	Commission or remuneration paid for management of estate, trust or agency (including item 26).....		$726 32
53. (*d*)	Remitted or paid over to various estates.....		11,175 78
	C.—Balance.		
54. (*a*)	Cash on hand		2,327 72
	Total		$14,229 82

MISCELLANEOUS STATEMENT FOR THE YEAR ENDING 31ST DECEMBER, 1914.

1. Amount of Debentures maturing in 1915: Issued and payable in Canada, $18,290.00; Issued in Canada, payable elsewhere, $835,490.
2. Amount of other existing obligations which will mature in 1915, none.
3. Amount of securities held by the Corporation which will mature and become payable to the Corporation in 1915, $709,619.00.
4. Average rate of interest per annum paid by the Corporation during 1914: On deposits, no deposits taken; on debentures, 4½%; on debenture stock, 4%.
5. Average rate of interest per annum received by the Corporation during 1914:
   (*a*) On mortgages of realty; (*b*) On other securities.
   (i) Owned beneficially by the Corporation: (*a*) About 7¾%; (*b*) About 5%.
   (ii) Not owned beneficially: (*a*) About 7½%; (*b*) None.
6. Of the mortgages owned beneficially by the Corporation, $1,179,872 is on realty situate in Ontario, and $3,492,754 is on realty situate elsewhere.
7. Of the mortgages not owned beneficially by the Corporation, $11,111 is on realty situate in Ontario, and $61,817 is on realty situate elsewhere.
8. Loans written off or transferred to real estate account during 1914, viz.:
   (i) Funds or securities owned beneficially, $8,711.98.
   (ii) Not so owned, none.

9. Number and aggregate amount of mortgages upon which compulsory proceedings have been taken by the Corporation in 1914, viz.:
   (i) Owned beneficially: No., 44; Amount, $70,630.
   (ii) Not so owned: No., one; Amount, $1,200.
10. Aggregate market value of land mortgaged to the Corporation:
   (i) Mortgages owned beneficially, about $9,500,000.
   (ii) Not so owned, about $200,000.
11. How often are the securities held by the Corporation valued? Yearly, or oftener as required.
12. (*a*) Specify the officers of the Corporation who are under bond and for what sum respectively: All officers of the Company, and solicitors and inspectors in the Northwest, $59,000.
   (*b*) Are the said bonds executed by private sureties or by Guarantee Companies? Guarantee Companies.
13. Date when the accounts of the Corporation were last audited: Accounts audited monthly. Last full yearly audit, 31st December, 1914.
14. Names and addresses of the auditors respectively for 1914, and for 1915 (if appointed):
   For 1914: James George, F.C.A., Toronto; Rutherford Williamson, C.A.
   For 1915: Not yet appointed.
15. What were the dividend days of the Corporation in 1914, and what rate or rates of dividend were paid on those days respectively? 2nd January, 1st April, 2nd July and 1st October; 2% each occasion.
16. What is the date appointed for the Annual Meeting? 10th February, 1915. Date of last Annual Meeting, 11th February, 1914.
17. Special General Meetings held in 1914: Dates, none.

THE PEOPLE'S LOAN AND SAVINGS CORPORATION.

Head Office, London, Ont.

Incorporated under The Building Societies Act, R.S.O., 1887, c. 169, by declaration filed with the Clerk of the Peace for the County of Middlesex, on 22nd June, 1892. (Decl. Book I., 75.)

The lending and borrowing powers are governed by The Loan and Trust Corporations Act, R.S.O. 1914, chap. 184.

Annual Statement

Of the condition and affairs of The People's Loan and Savings Corporation, at 31st December, 1914, and for the year ending on that day, made to the Registrar of Loan Corporations for the Province of Ontario, pursuant to the laws of the said Province.

The head office of the Corporation is at 428 Richmond Street, in the City of London, in the Province of Ontario.

The Board is constituted of seven directors, holding office for one year.

The directors and chief executive officers of the Corporation at the 31st December, 1914, were as follows, together with their respective terms of office:

W. F. Roome, M.D., President, London, Ont.;	March 5th, 1914;	March 4th, 1915.
A. A. Campbell, Vice-President, London, Ont.;	"	"
W. H. Moorehouse, M.D., Director, London, Ont.;	"	"
Wm. Spittal, Director, London, Ont.;	"	"
Malcolm McGugan, Director, Mt. Brydges, Ont.;	"	"
Fred G. Rumball, Director, London;	"	"
A. W. Peene, Director, Hamilton;	"	"
A. A. Campbell, Managing Director, London, Ont.;	"	"
Wm. Spittal, Secretary-Treasurer, London, Ont.		

A.—Capital stock: Total amount authorized, $5,000,000; total amount subscribed permanent stock, $500,000.00, as more particularly set out in Schedule A hereto.

Schedule A.

Class 1.—Fixed and Permanent Capital Stock created by virtue of Building Society Acts.

Description.	Total amount issued and subsisting at 31st December, 1914.			Total amount of actual payments thereon.	Total amount unpaid and constituting an asset of the Corporation.
	No. of shares.	Par value of shares.	——		
		$	$	$ c.	$ c.
1. Fully called.....	4,349	100	434,900	434,900 00	.....
3. Instalment stock (payable by fixed periodical payments and still in process of payment)	651	100	65,100	16,972 43	48,127 57
Totals.....	5,000	.....	500,000	451,872 43	48,127 57

BALANCE SHEET AS AT 31ST DECEMBER, 1914.

Dr. Capital and Liabilities.

Capital (Liabilities to Stockholders or Shareholders).		
A.—Permanent Capital Stock or Shares.		
1. (*a*) Ordinary joint stock capital fully called: Total called, $500,000.00; total paid thereon	$451,872 43	
5. (*e*) Unappropriated profits in respect of (1)	1,102 29	
6. (*f*) Reserve fund in respect of (1)	43,000 00	
		$495,974 72
Liabilities to the Public.		
27. Deposits (right reserved to require 30 days' notice of any withdrawal)	$174 885 18	
29. Debentures issued in Canada	77,126 97	
		252,012 15
Total liabilities		$747,986 87

Cr. Assets.

I. Assets of which the Corporation is the Beneficial Owner.		
A.—Immovable Property Owned Beneficially by Corporation.		
1. (*a*) Office premises situate as follows:		
2. (1) London, held in freehold		$34,000 00
B.—Debts secured by Mortgages of Land.		
9. (*a*) Debts (other than item 10) secured by mortgages of land		675,790 54
C.—Debts not above enumerated for which the Corporation holds securities as follows:		
22. (*j*) Debts secured by Trust Company's stock and bonds.	$2,625 65	
24. (*l*) Agents' balances	200 00	
		2,825 65
D.—Unsecured Debts and other Assets.		
27. (*a*) Office furniture	$1,700 00	
28. (*b*) Accrued rent	190 00	
29. (*c*) Auxiliary safes	208 00	
		2,098 00
E.—Cash.		
31. (*a*) On hand (gold)	$434 85	
32. (*b*) In bank in Canada	32,706 44	
35. In bank in London, England	131 39	
		33,272 68
Total assets		$747,986 87

CASH ACCOUNT.

Receipts for the year ending 31st December, 1914.

	(Col. 1.)	(Col. 2.)	(Col. 3.)	(Total, Col. 4.)
I.—Received by the Corporation for its Own Use.				
A.—Balance from 31st December, 1913.				
3. (i) On hand	.....	.....	.....	$30,581 89
(ii) In bank	.....	.....	.....	
B.—Sums received wholly or partly on Capital Stock.				
4. (*a*) Calls on joint stock permanent capital	.....	.....	$13,634 80	
5. (*b*) Premiums on (4)	.....	.....	188 24	
				13,823 04
C.—Receipts on account of Investments, Loans or Debts.				
(*a*) On mortgages of realty:—				
10. (i) Principal	.....	.....	256,562 05	
11. (ii) Interest	.....	.....	47,376 37	
(*c*) Unsecured debts:—				
14. Accrued rents	.....	.....	136 00	
Agents' balances	.....	.....	198 41	
				304,272 83
D.—Receipts from Real Estate owned beneficially by Corporation.				
17. (*b*) Rent of head office building	.....	.....	.....	1,847 00
E.—Miscellaneous.				
19. (*b*) Premiums or bonus on loans	.....	.....	$3,617 32	
22. (*c*) Forfeiture or lapses	.....	.....	215 25	3,832 57
F.—Borrowed Money.				
26. (*b*) Borrowed by taking deposits	$635,959 20			
27. (*c*) Borrowed on debentures...	31,544 11			
				667,503 31
Total				$1,021,860 64

CASH ACCOUNT.

Expenditure for the year ending 31st December, 1914.

	(Col. 1.)	(Col. 2.)	(Col. 3.)	(Total, Col. 4.)
I.—Expended on Corporation Account.				
A.—Sums Loaned or Invested on Capital Account.				
1. (*a*) Loaned on mortgages of realty	.....	.....	$262,381 82	
3. (ii) Trust company	.....	.....	75 65	
				$262,457 47

CASH ACCOUNT.—Continued.

Expenditure for the year ending 31st December, 1914.

	(Col. 1.)	(Col. 2.)	(Col. 3.)	(Total, Col. 4.)
B.—Expended on Stock Account.				
8. Dividends paid on permanent stock	.....	.....	.....	$26,774 39
C.—Borrowed Money.				
18. (*a*) Bank account (interest)	$28 15	.....	.....	28 15
19. (*b*) Deposits: Principal, $659,898.59; interest, $6,254.97	.....	.....	.....	666,153 56
20. (*c*) Debentures issued in Canada: Principal, $15,800.01; interest, $3,066.59	.....	.....	.....	18,866 60
D.—Management Expenses (other than foregoing).				
25. (*a*) Salaries, wages and fees	4,929 13			
26. (*b*) Commission or brokerage	4,332 52			
27. (*c*) Auditors' fees	300 00			
Directors' fees	388 00			
28. (*d*) Stationery, postage, printing and advertising	1,071 32			
29. (*e*) Law costs, conveyancing	198 00			
30. (*f*) Fuel, rent, taxes (other than in 7 and 32) and rates	1,166 57			
31. (*g*) Travelling expenses	148 85			
32. (*h*) Registration fees	629 79			
Other management expenses: Accrued rent, $190.00; Office furniture, $298.41; Bonds, $100.00	588 41			
E.—Other Expenditures, viz.:				
34. (*a*) Insurance	290 40			
35. (*b*) Office expenses	213 10			
36. (*c*) Bank commission	51 70			
		.....	.....	14,307 79
F.—Balance.				
37. (*a*) Cash on hand and in banks	.....	.....	.....	33,272 68
Total				$1,021,860 64

MISCELLANEOUS STATEMENT FOR THE YEAR ENDING 31ST DECEMBER, 1914.

1. Amount of Debentures maturing in 1915: Issued in Canada, $22,325.00; Issued elsewhere, none.
2. Amount of other existing obligations which will mature in 1915, none.
3. Amount of securities held by the Corporation which will mature and become payable to the Corporation in 1915, $113,423.00.
4. Average rate of interest per annum paid by the Corporation during 1914: On deposits, 3.72%; on debentures, 4.80%; on debenture stock, none.

5. Average rate of interest per annum received by the Corporation during 1914:
   (*a*) On mortgages of realty; (*b*) On other securities.
   (i) Owned beneficially by the Corporation: (*a*) 7.80%; (*b*) 6%.
   (ii) Not owned beneficially: (*a*) None; (*b*) None.
6. Of the mortgages owned beneficially by the Corporation, all owned is on realty situate in Ontario, and none is on realty situate elsewhere.
7. Of the mortgages not owned beneficially by the Corporation, none is on realty situate in Ontario, and none is on realty situate elsewhere.
8. Loans written off or transferred to real estate account during 1914, viz.:
   (i) Funds or securities owned beneficially, none.
   (ii) Not so owned, none.
9. Number and aggregate amount of mortgages upon which compulsory proceedings have been taken by the Corporation in 1914, viz.:
   (i) Owned beneficially: No., none; Amount, none.
   (ii) Not so owned: No., none; Amount, none.
10. Aggregate market value of land mortgaged to the Corporation:
   (i) Mortgages owned beneficially, $1,581,190.00.
   (ii) Not so owned, none.
11. How often are the securities held by the Corporation valued? Yearly.
12. (*a*) Specify the officers of the Corporation who are under bond and for what sum respectively: Secretary-Treasurer, $5,000.00; Managing Director, $5,000.00; Accountant, $2,000.00; Clerk, $1,000.00.
   (*b*) Are the said bonds executed by private sureties or by Guarantee Companies? Guarantee Companies.
13. Date when the accounts of the Corporation were last audited? January 21st, 1915.
14. Names and addresses of the auditors respectively for 1914, and for 1915 (if appointed):
   For 1914: Major Geo. W. Hayes and O. H. Talbot.
   For 1915: To be appointed.
15. What were the dividend days of the Corporation in 1914, and what rate or rates of dividend were paid on those days respectively? June 30th and December 31st; rate, 6% per annum.
16. What is the date appointed for the Annual Meeting? February 17th, 1915. Date of last Annual Meeting? March 4th, 1914.
17. Special General Meetings held in 1914: Dates, none.

THE REAL ESTATE LOAN COMPANY OF CANADA, LIMITED.

Head Office, Toronto, Ontario.

Constating Instruments

Incorporated under the Building Society's Act (R.S.O. 1877, c. 164), by declaration filed with the Clerk of the Peace for the County of York, 17th September, 1879, with the corporate name of the Real Estate Loan and Debenture Company.—Decl. Book II, p. 57.

Letters Patent of Canada (6th April, 1883) incorporating the Company under the Canada Joint Stock Companies Act, 1877, with the corporate name of the Real Estate Loan Company of Canada, Limited.—Lib. 85, folio 282, Office of the Registrar-General of Canada. The capital authorized by this instrument was $2,000,000, being the capital of the said the Real Estate Loan and Debenture Company, with the same powers throughout Canada as now possessed by the said the Real Estate Loan and Debenture Company, and for the same purposes and objects, subject always to the provisions of the said last mentioned Act (Canada J. S. Co.'s Act, 1877), and with all such further powers, purposes and objects as are conferred upon Loan Companies incorporated under the provisions of the said last mentioned Act.

1884. Act of the Dominion of Canada, 47 V., c. 101 (D), respecting sales of assets.
Supplementary Letters Patent of Canada, 20th June, 1892, reciting By-law No. 62 of the Company, and (as therein provided), reducing the capital stock from $2,000,000 to $1,600,000.

1913. Act of the Dominion of Canada, 3-4 George V c. 184, increasing capital stock to $2,000,000 in shares of $100 each par value.

Annual Statement

Of the condition and affairs of the Real Estate Loan Company of Canada (Limited), at the 31st December, 1914, and for the year ending on that day, made to the Registrar of Loan Corporations for the Province of Ontario, pursuant to the laws of the said Province.

The head office of the Corporation is at No. 2 Toronto Street, in the City of Toronto, in the Province of Ontario.

The Board is constituted of five directors, holding office for one year.

The directors and chief executive officers of the Corporation at the 31st December, 1914, were as follows, together with their respective terms of office:

M. H. Aikens, M.D., Pres., Burnhamthorpe;	11th Feb., 1914;	3rd Feb., 1915.
E. Douglas Armour, K.C., Vice-Pres., Toronto;	"	"
G. M. Rae, Director, Toronto;	"	"
Edmund Wragge, Director, Toronto;	"	"
Wm. A. Cooke, Director, Toronto;	"	"
E. L. Morton, Manager, Toronto.		

A.—Permanent capital stock: Total amount authorized, $2,000,000; total amount subscribed, $500,000, as more particularly set out in Schedule A hereto.

SCHEDULE A.

Class 2.—Fixed and permanent capital stock created by virtue of Joint Stock Companies Act or Private Acts.

Description.	No. of shares.	Par value.	Total amount held.	Total amount of actual payments thereon.	Total amount unpaid and constituting an asset of the Corporation.
		$	$	$ c.	$ c.
1. Fully called stock.....	5,000	100	500,000	500,000 00	.....
Totals ...:	5,000	.....	500,000	500,000 00	.....

LIST OF SHAREHOLDERS AS AT 31ST DECEMBER, 1914.

(Not printed.)

BALANCE SHEET AS AT 31ST DECEMBER, 1914.

Capital and Liabilities.

Capital (Liabilities to Stockholders or Shareholders).

A.—Permanent Capital Stock or Shares.

1. (*a*) Ordinary joint stock capital fully called; total called, $500,000; total paid thereon	$500,000 00	
4. (*d*) Dividends declared in respect of (1), but not yet paid	17,592 00	
5. (*e*) Unappropriated profits in respect of (1)	5,912 20	
6. (*f*) Reserve fund in respect of (1)	190,000 00	
7. (*g*) Contingent fund in respect of (1)	10,000 00	
8. (*h*) Instalment permanent stock (payable by fixed periodical payments) on which has been paid due to Shareholders on stock conversion	60 00	
		$723,564 20

Liabilities to the Public.

27. Unclaimed deposits	$257 33	
29. Debentures issued in Canada	42,533 50	
30. Interest due and accrued on (29)	538 24	
31. Debentures issued elsewhere than in Canada	611,192 38	
32. Interest due and accrued on (31)	3,869 75	
41. Other liabilities to the public, viz.:		
42. (*a*) Accounts payable	175 00	
		658,566 20
Total liabilities		$1,382,130 40

Cr. Assets.

I.—Assets of which the Corporation is the Beneficial Owner.

B.—Debts secured by Mortgages of Land.

9. (*a*) Debts (other than item 10) secured by mortgages of land	$1,338,231 45	
		$1,338,231 45

BALANCE SHEET.—Continued.

C.—Debts not above enumerated for which the Corporation holds securities as follows:		
15. (*c*) Public School debentures owned by Company	$17,440 11	
21. (*j*) Debts secured only by stock loans	904 59	
		$18,344 70
E.—Cash.		
32. (*b*) In banks		25,554 25
Total assets		$1,382,130 40

CASH ACCOUNT.

Receipts for the year ending 31st December, 1914.

	(Col. 1.)	(Col. 3.)	(Total Col. 4.)
I.—Received by the Corporation for its Own Use.			
A.—Balance from 31st December, 1913.			
(i) On hand, agents' balances	.....	.....	$22 73
(*b*) Cash not already shown under (1):			
3. (ii) In bank	.....	.....	23,743 94
C.—Receipts on account of Investments, Loans, or Debts.			
(*a*) Mortgages of realty:			
10. (i) Principal	.....	.....	117,297 62
11. (ii) Interest	.....	.....	90,076 57
(*b*) On other Securities:			
12. (i) Principal	.....	.....	15,333 80
13. (ii) Interest or Dividends	.....	.....	1,432 96
15. (iii) Interest on bank accounts	.....	.....	172 66
D.—Receipts from Real Estate Owned Beneficially by Corporation.			
16. (*a*) Sales	.....	.....	978 06
F.—Borrowed Money.			
27. (*c*) Borrowed on debentures	.....	.....	106,642 28
G.—Receipts from other sources, viz.:			
30. (*a*) Unclaimed dividends outstanding	.....	.....	92 00
(*b*) Stock conversion account	.....	.....	132 60
Total			$355,925 22

CASH ACCOUNT.—Continued.

Expenditure for the year ending 31st December, 1914.

I.—Expended on Corporation Account.	(Col. 1.)	(Col. 3.)	(Total Col. 4.)
1. (*a*) Loaned on mortgages of realty	.....	.....	$137,095 96
Loaned or invested in other securities, viz.:			
(i) Loans on stocks	.....	.....	12,500 00
B.—Expended on Stock Account.			
8. Dividends paid on permanent stock	$35,036 60	.....	$35,036 60
C.—Borrowed Money (other than foregoing) or interest thereon paid, viz.:			
20. (*c*) Debentures issued in Canada: Principal, $75,584.16; interest, $28,051.34	.....	.....	103,635 50
21. (*d*) Debentures issued elsewhere: Principal, $25,133.50; interest, $2,003.14	.....	.....	27,136 64
D.—Management Expenses (other than foregoing):			
25. (*a*) Salaries, wages and fees 26. (*b*) Commission or brokerage	.....	.....	8,918 04
28. (*d*) Stationery, postage, printing and advertising	.....	.....	361 48
29. (*e*) Law costs	.....	.....	9 20
30. (*f*) Rent (other than in 7 and 32)	.....	.....	730 10
32. (*h*) Registration fees and taxes	.....	.....	1,347 22
33. (*i*) Other management expenditure	.....	.....	300 00
E.—Other Expenditures, viz.:			
34. (*a*) Vote at Annual Meeting to President and Vice-President	.....	.....	1,200 00
35. (*b*) Expenses of money borrowed	.....	.....	2,100 23
F.—Balance.			
37. (*a*) Cash in banks	.....	.....	25,554 25
Total			$355,925 22

MISCELLANEOUS STATEMENT FOR THE YEAR ENDING 31ST DECEMBER, 1914.

1. Amount of debentures maturing in 1915: Issued in Canada, $20,950.00; issued elsewhere, $67,573.66.
2. Amount of other existing obligations which will mature in 1915: None.
3. Amount of securities held by the Corporation which will mature and become payable to the Corporation in 1915, $118,200.00.
4. Average rate of interest per annum paid by the Corporation during 1914: On deposits, none; on debentures, 4.62%; on debenture stock, none.
5. Average rate of interest per annum received by the Corporation during 1914:
   (*a*) On mortgages of realty; (*b*) On other securities;
   (i) Owned beneficially by the Corporation: (*a*) 6½% Ontario, 8% in the West; (*b*) 6%.
   (ii) Not owned beneficially: (*a*) None; (*b*) None.

6. Of the mortgages owned beneficially by the Corporation, $158,705.00 is on realty situate in Ontario, and $1,179,526.45 is on realty situate elsewhere.
7. Of the mortgages not owned beneficially by the Corporation, none is on realty situate in Ontario, and none is on realty situate elsewhere.
8. Loans written off or transferred to real estate account during 1914, viz.:
   (i) Funds or securities owned beneficially, none.
   (ii) Not so owned, none.
9. Number and aggregate amount of mortgages upon which compulsory proceedings have been taken by the Corporation in 1914, viz.:
   (i) Owned beneficially, No., 21; amount, $24,300.
   (ii) Not so owned, No., none; amount, none.
10. Aggregate market value of land mortgaged to the Corporation:
   (i) Mortgages owned beneficially, over $3,000,000
   (ii) Not so owned, none.
11. How often are the securities held by the Corporation valued? Mortgages yearly, then from time to time as may be necessary.
12. (*a*) Specify the officers of the Corporation who are under bond and for what sum respectively: Manager and Agent at Winnipeg and Edmonton, $5,000 each.
   (*b*) Are the said bonds executed by private sureties or by Guarantee Companies? Guarantee Companies.
13. Date when the accounts of the Corporation were last audited? To 31st December, 1914. Audit completed 19th January, 1915.
14. Names and addresses of the auditors respectively for 1914, and for 1915 (if appointed):
   For 1914: S. W. Black and H. D. Lockhart Gordon (elected).
   For 1915: S. W. Black and H. D. Lockhart Gordon (elected).
15. What were the dividend days of the Corporation in 1914, and what rate or rates of dividend were paid on those days respectively? 2nd January, 2nd July, 3½% each or 7% in all.
16. What is the date appointed for the Annual Meeting? 3rd February, 1915. Date of last Annual Meeting, 11th February, 1914.
17. Special General Meetings held in 1914: Dates, none.

THE ROYAL LOAN AND SAVINGS COMPANY.

Head Office, Brantford, Ontario.

Constating Instruments.

Incorporated under the Building Societies Act (Consol. Stat. U. C., chap. 53), by declaration filed with the Clerk of the Peace for the County of Brant, on the 24th March, 1876 (Decl. Book 1, 3.)

The lending and the borrowing powers are governed by the Loan and Trust Corporations Act, R.S.O., 1914, Chap. 184.

Annual Statement

Of the conditions and affairs of the Royal Loan and Savings Company of Brantford, Ontario, at the 31st December, 1914, and for the year ending on that day, made to the Registrar of Loan Corporations for the Province of Ontario pursuant to the laws of the said Province.

The head office of the Corporation is at 38-40 Market Street, in the City of Brantford, in the Province of Ontario.

The Board is constituted of six directors holding office for one year.

The directors and chief executive officers of the Corporation at the 31st December, 1914, were as follows, together with their respective terms of office:

Christopher Cook, President, Brantford;	February, 1914;	February, 1915.
Charles B. Heyd, Vice-President, Brantford;	"	"
John Mann, Director, Brantford;	"	"
A. J. Wilkes, K.C., Director, Brantford;	"	"
A. K. Bunnell, F.C.A., Director, Brantford;	"	"
Franklin Grobb, Director, Brantford;	"	"
W. G. Helliker, Manager, Brantford;	"	"

A. Permanent capital stock: Total amount authorized, $1,000,000.00; total amount subscribed, $585,250.00, as more particularly set out in Schedule A hereto.

Schedule A.

Class 1.—Fixed and permanent capital stock created by virtue of Building Society Acts.

Description.	Total amount issued and subsisting at 31st December, 1914.			Total amount of actual payments thereon.	Total amount unpaid and constituting an asset of the Corporation.
	No. of shares.	Par value of shares.	——		
		$	$	$ c.	$ c.
1. Fully called stock.....	11,705	50	585,250	585,250 00	.....

LIST OF SHAREHOLDERS AS AT 31st DECEMBER, 1914.

(Not printed.)

BALANCE SHEET AS AT 31st DECEMBER, 1914.

Dr. Capital and Liabilities.

Capital (Liabilities to Stockholders or Shareholders).		
A.—Permanent Capital Stock or Shares.		
1. (*a*) Ordinary joint stock capital fully called; total called, $585,250.00; total paid thereon	$585,250 00	
4. (*d*) Dividends declared in respect of (1), but not yet paid	11,705 00	
6. (*f*) Reserve fund in respect of (1)	365,000 00	
10. (*j*) Profit and loss—balance carried forward	961 92	
		$962,916 92
Liabilities to the Public.		
27. Deposits, right reserved to require 30 days' notice of any withdrawal	$372,802 78	
28. Interest on deposits, due or accrued or capitalized	1,430 20	
29. Debentures issued in Canada	1,021,373 20	
30. Interest due and accrued on (29)	18,320 75	
41. Other liabilities to the public:		
42. (*a*) Sundry accounts	86 52	
		1,414,013 45
Total liabilities		$2,376,930 37

Cr. Assets.

I.—Assets of which the Corporation is the Beneficial Owner.		
A.—Immovable Property Owned Beneficially by Corporation.		
1. (*a*) Office premises situate as follows: (i) At Brantford (held in freehold)	$55,000 00	
5. (*b*) Freehold land, other than foregoing	13,062 83	
		$68,062 83
B.—Debts secured by Mortgages of Land.		
9. (*a*) Debts (other than item 10) secured by mortgages of land	$1,674,692 46	
10. (*b*) Debts secured by mortgaged land held for sale	1,890 42	
11. (*c*) Interest due or accrued on items (9) and (10) and not included therein	65,855 77	
		1,742,438 65
C.—Debts not above enumerated for which the Corporation holds securities, as follows:		
14. (*b*) Debts secured by municipal bonds or debentures	$75,750 00	
20. (*h*) Debts secured only by permanent stock or shares of the Corporation	32,605 04	
23. (*k*) Loans on stocks and debentures	37,747 67	
25. (*m*) Stocks owned by company	311,663 50	
		457,766 21
D.—Unsecured Debts.		
27. (*a*) Rents accrued		127 77
E.—Cash.		
31. (*a*) On hand	$12,879 61	
32. (*b*) In banks	95,655.30	
		108,534 91
Total assets		$2,376,930 37

CASH ACCOUNT.

Receipts for the year ending 31st December, 1914.

		(Total, Col. 4.)
	I.—Received by the Corporation for its Own Use.	
	A.—Balance from 31st December, 1913.	
2.	(i) On hand	$4,212 28
3.	(ii) In bank	60,629 71
	B.—Sums Received Wholly or Partly on Capital Stock.	
4.	(a) Calls on joint stock permanent capital	3,550 00
5.	(b) Premiums on (4)	1,065 00
	C.—Receipts on account of Investments, Loans or Debts.	
	(a) On mortgages of realty:	
10.	(i) Principal	239,448 46
11.	(ii) Interest	111,442 73
	(b) On other securities:	
12.	(i) Principal	192,342 00
13.	(ii) Interest or dividends	38,135 43
	D.—Receipts from Real Estate Owned Beneficially by Corporation.	
16.	(a) Sales (not included in any foregoing items)	1,158 27
17.	(b) Rents	240 00
	F.—Borrowed Money.	
26.	(b) Borrowed by taking deposits	853,429 73
27.	(c) Borrowed on debentures	230,032 62
	G.—Receipts from other sources, viz.:	
30.	(a) Rent of office premises	1,823 75
	(b) Sundry accounts	86 52
	Total	$1,737,596 50

CASH ACCOUNT.

Expenditure for the year ending 31st December, 1914.

		(Total Col. 4.)
	I.—Expended on Corporation Account.	
	A.—Sums Loaned or Invested on Capital Account.	
1.	(a) Loaned on mortgages of realty	$278,222 15
	(b) Loaned or invested on other securities:—	
4.	(iii) Loans on stocks or debentures	142,776 25
6.	(c) Property held for sale (repairs and insurance)	9,811 07
	B.—Expended on Stock Account.	
8.	Dividends paid on permanent stock	42,242 83
	C.—Borrowed Money (other than foregoing) or Interest.	
19.	(b) Deposits: Principal, $849,097.22; interest, $11,414.23	860,511 45
20.	(c) Debentures issued in Canada: Principal, $225,429.04; interest, $50,219.89	275,648 93
	D.—Management Expenses (other than foregoing).	
25.	(a) Salaries, wages and fees	7,150 00
26.	(b) Commission or brokerage exchange, and insurance	3,151 23
28.	(d) Stationery, postage, printing and advertising	986 27
29.	(e) Law costs and solicitor's salary	403 00
30.	(f) Fuel, rent, taxes (other than 7 and 32) and rates	3,257 18
32.	(h) Registration fees	150 00
33.	(i) Other management expenditure, telegram, telephone, repairs	586 13

CASH ACCOUNT.—Continued.

Expenditure for the year ending 31st December, 1914.

	E.—Other Expenditure, viz.:	
34. (*a*)	Brantford Patriotic Fund	$750 00
35. (*b*)	Auditors, $700.00; directors, $2,635.00	3,335 00
36. (*c*)	Valuator's costs, $11.85; Guarantee Company, $68.25	80 10
	F.—Balance.	
37. (*a*)	Cash on hand and in banks	108,534 91
	Total	$1,737,596 50

Miscellaneous Statement for the Year Ending 31st December, 1914.

1. Amount of Debentures maturing in 1915: Issued in Canada, $295,775.36; Issued elsewhere, none.
2. Amount of other existing obligations which will mature in 1915, none.
3. Amount of securities held by the Corporation which will mature and become payable to the Corporation in 1915, $316,034.00.
4. Average rate of interest per annum paid by the Corporation during 1914: On deposits, 3.12%; on debentures, 4.91%; on debenture stock, none.
5. Average rate of interest per annum received by the Corporation during 1914: (*a*) On mortgages of realty; (*b*) On other securities.
   (i) Owned beneficially by the Corporation: (*a*) 7.36%; (*b*) 5.50%.
   (ii) Not owned beneficially: (*a*) All owned beneficially; (*b*) All owned beneficially.
6. Of the mortgages owned beneficially by the Corporation, $808,803.53 is on realty situate in Ontario, and $865,888.93 is on realty situate elsewhere.
7. Of the mortgages not owned beneficially by the Corporation: All owned beneficially.
8. Loans written off or transferred to real estate account during 1914, viz.:
   (i) Funds or securities owned beneficially, $8,449.65.
   (ii) Not so owned: All owned beneficially.
9. Number and aggregate amount of mortgages upon which compulsory proceedings have been taken by the Corporation in 1914, viz.:
   (i) Owned beneficially: No., 26; Amount, $28,934.03.
   (ii) Not so owned: No., none; Amount, none.
10. Aggregate market value of land mortgaged to the Corporation:
   (i) Mortgages owned beneficially, $4,865,977.00.
11. How often are the securities held by the Corporation valued? Yearly.
12. (*a*) Specify the officers of the Corporation who are under bond and for what sum respectively: Manager, $10,000.00; Accountant, $5,000.00; Teller, $2,500.00; Ledger-keeper, $1,000.00.
   (*b*) Are the said bonds executed by private sureties or by Guarantee Companies? Guarantee Company.
13. Date when the accounts of the Corporation were last audited? December 31st, 1914.
14. Names and addresses of the auditors respectively for 1914, and for 1915 (if appointed):
   For 1914: F. W. Frank and C. J. Parker, C.A., Brantford.
   For 1915: F. W. Frank and C. J. Parker, C.A., Brantford.
15. What were the dividend days of the Corporation in 1914, and what rate or rates of dividend were paid on those days respectively? 1¾ per cent., January 2nd, 1914; 1¾ per cent., April 1st, 1914; 1¾ per cent., July 2nd, 1914; 2 per cent., October 1st, 1914.
16. What is the date appointed for the Annual Meeting? 2nd Wednesday in February. Date of last Annual Meeting? 10th February, 1915.
17. Special General Meetings held in 1914: Dates, none.

THE EDINBURGH CANADIAN MORTGAGE COMPANY, LIMITED.

Head Office, Edinburgh, Scotland.

Constating Instruments.

Certificate of Incorporation (24th February, 1912), issued by Registrar of Joint Stock Companies for Scotland, under the Companies' (Consolidation) Act, 1908.

Memorandum of Association and Articles of Association under the above Act.

For the lending and borrowing powers, see Loan and Trust Corporations Act, R.S.O. 1914, chap. 184.

Annual Statement

Of the condition and affairs of The Edinburgh Canadian Mortgage Company, Limited, at the 31st December, 1914, and for the year ending on that day, made to the Registrar of Loan Corporations for the Province of Ontario, pursuant to the laws of the said Province.

The Head Office of the Corporation is at No. 4 Melville Street, in the City of Edinburgh, Scotland.

The chief agency for Ontario is situate at C. P. R. Building, in the City of Toronto, in the Province of Ontario.

The chief agents and attorneys for Ontario are Messrs. Wood, Gundy & Co., and their address is C. P. R. Building, Toronto, in the Province of Ontario.

The Board is constituted of eight directors, holding office for the term of one, two and three years.

The directors and chief executive officers of the Corporation at the 31st December, 1914, were as follows:

Sir Andrew H. L. Fraser, President, Edinburgh;	*24th February, 1912.
Sir David Paulin, Director, Edinburgh;	"
Thomas Jackson, Director, Glasgow;	"
James Macdonald, Director, Edinburgh;	"
William Garden, Director, Uttershill, Penicuik;	"
Samuel John Moore, Director, Toronto;	"
Newton Wesley Rowell, Toronto;	"
George Herbert Wood, Toronto;	"
Wood, Gundy & Co., Managers, Toronto.	
W. A. Wood, Interim Secretary, 4 Melville Street, Edinburgh.	5th October, 1914.

A. Permanent capital stock: Total amount authorized, $1,216,625; total amount subscribed, $973,300, as more particularly set out in Schedule A hereto.

Schedule A.

Class 2.—Fixed and Permanent Capital Stock created by virtue of Joint Stock Companies' Acts or private Acts.

Description.	No. of shares.	Par value of shares.	Total amount held.	Total amount paid thereon.	Total remaining unpaid on calls.
1. Fully called			$ c.	$ c.	
Preference shares	100,000	£1	486,650 00	486,650 00	Nil
Ordinary shares	100,000	each	486,650 00	486,650 00	
Totals	200,000	.....	973,300 00	973,300 00	.....

LIST OF SHAREHOLDERS AS AT 31st DECEMBER, 1914.

(Not printed.)

*Retire at general meetings in rotation.

BALANCE SHEET AS AT 31ST DECEMBER, 1914.

Dr. Capital and Liabilities.

I.—Capital (Liabilities to Stockholders or Shareholders).

A.—Permanent Capital Stock or Shares.

Preference shares fully called	$486,650 00	
1. (*a*) Ordinary shares fully paid	486,650 00	
4. (*d*) Dividends declared ordinary shares	12,166 25	
5. (*e*) Unappropriated profits, profit and loss	29,216 76	
		$1,014,683 01

Liabilities to the Public.

27. Deposits	$63,657 12
28. Interest on deposits, due, or accrued or capitalized	284 80
(*a*) Interest due or accrued	5,138 04
31. Debentures issued elsewhere than in Canada	374,464 84
32. Interest due and accrued on (31)	2,308 30
37. Owing to banks	71,054 44
39. Due on loans in process of completion or to pay assumed mortgages	62,050 99
41. Other liabilities to the public, viz.:	
42. (*a*) Income tax	327 63
Total actual liabilities	$1,593,969 17

Cr. Assets.

B.—Debts secured by Mortgages of Land.

9. (*a*) Debts secured by mortgages of land	.....	$1,343,660 11
11. (*c*) Interest due and accrued on item (9)	.....	68,443 80

C.—Debts not above enumerated for which the Corporation holds securities as follows:

14. (*b*) Debts secured by municipal bonds or debentures	.....	140,075 00
26. (*n*) Interest due or accrued on item (14)	.....	761 25

E.—Cash.

31. (*a*) On hand	.....	698 62
32. (*b*) In banks	.....	36,207 70

F.—Assets not hereinbefore mentioned.

38. (*b*) Suspense	$ 15 25	
39. (*c*) Furniture	2,449 06	
40. (*d*) Mortgage charges	1,658 38	
		4,122 69
Total assets		$1,593,969 17

CASH ACCOUNT.

Receipts for the year ending 31st December, 1914.

	I.—Received by the Corporation for its Own Use.		
	A.—Balance as at 31st December, 1913.		
	(*i*) On hand	.....	$15,341 87
	C.—Receipts on Account of Investments, Loans or Debts.		
	(*a*) On mortgages of realty:		
10.	(i) Principal	.....	41,707 15
11.	(ii) Interest on mortgages	$63,626 64	63,626 64
	(*b*) On other securities:		
12.	(i) Principal, call loans and investments	.....	958,991 68
13.	(ii) Interest or dividends on (12)	10,888 94	10,888 94
	E.—Miscellaneous.		
18.	(*a*) Commission, Brokerage, etc.	.....	982 18
	F.—Borrowed Money.		
25.	(*a*) Bank or other advances	.....	175,010 10
26.	(*b*) Borrowed by taking deposits	.....	87,725 50
27.	(*c*) Borrowed on debentures	.....	175,802 31
	G.—Receipts from other sources.		
	Mortgage charges	1,414 59	
30.	(*a*) Assumed mortgages	33 23	
	(*b*) Assumed interest	15 00	
	(*c*) Transfer fees	47 43	
	Suspense	853 26	
			2,363 51
	Totals		$1,532,439 88

CASH ACCOUNT.

Expenditure for the year ending 31st December, 1914.

	I.—Expended on Corporation Account.		
	A.—Sums loaned or invested on Capital Account.		
1.	(*a*) Loaned on mortgages of realty		$269,833 53
	(*b*) Loaned or invested on other securities, viz.:		
2.	(i) Call loans		891,270 00
	(ii) Investments		57,847 40
	B.—Expended on Stock Account.		
8.	Dividends paid on ordinary and preference shares		34,311 14
	C.—Borrowed Money (Other than Foregoing) or Interest paid Thereon, viz.:		
18.	(*a*) Bank account, principal and interest		154,665 87
19.	(*b*) Deposits, principal and interest		38,227 34
21.	(*d*) Debentures issued elsewhere than in Canada		1,800 60
24.	(*g*) Interest on loans, debentures and deposits		13,754 74

CASH ACCOUNT.—Continued.

Expenditure for the year ending 31st December, 1914.

D.—Management Expenses.

25. (*a*)	Salaries, wages and fees	.....	$13,969 50
26. (*b*)	Commission or brokerage, capital charge	.....	4,478 16
28. (*d*)	Stationery, postage, printing and advertising	.....	2,464 64
29. (*e*)	Law costs	.....	102 19
30. (*f*)	Fuel, rent, taxes	.....	5,078 65
31. (*g*)	Travelling expenses	.....	2,187 97
32. (*h*)	Registration fees	.....	587 75

E.—Other Expenditure, viz.:

34. (*a*)	Suspense	$162 12	
35. (*b*)	Commission on mortgages	2,858 26	
36. (*c*)	Auto	825 00	
	Gain on exchange	1,108 70	
			4,954 08

F.—Balance.

37. (*a*)	Cash on hand	$698 62	
(*b*)	Cash in banks	36,207 70	
			36,906 32
	Total		$1,532,439 88

MISCELLANEOUS STATEMENT FOR THE YEAR ENDING 31ST DECEMBER, 1914.

1. Amount of debentures maturing in 1915: Issued in Canada, nil; issued elsewhere, $486.65.
2. Amount of other existing obligations which will mature in 1915, none.
3. Amount of securities held by the Corporation which will mature and become payable to the Corporation in 1915, nil.
4. Average rate of interest per annum paid by the Corporation during 1914: On deposits, 4½%; on debentures, 4½%; on debenture stock, nil.
5. Average rate of interest per annum received by the Corporation during 1914: (*a*) On mortgages of realty; (*b*) on other securities:
   (i) Owned beneficially by the Corporation: (*a*) 7¾%; (*b*) 6¼%.
   (ii) Not owned beneficially: (*a*) nil; (*b*) nil.
6. Of the mortgages owned beneficially by the Corporation, $97,225 is on realty situate in Ontario, and $1,246,435.11 is on realty situate elsewhere.
7. Of the mortgages not owned beneficially by the Corporation, nil is on realty situate in Ontario, and nil is on realty situate elsewhere.
8. Loans written off or transferred to real estate account during 1914, viz.:
   (i) Funds or securities owned beneficially, nil.
   (ii) Not so owned, nil.
9. Number and aggregate amount of mortgages upon which compulsory proceedings have been taken by the Corporation in 1914, viz.:
   (i) Owned beneficially, nil; amount, nil.
   (ii) Not so owned, nil; amount, nil.
10. Aggregate market value of land mortgaged to the Corporation:
   (i) Mortgages owned beneficially, $3,946,584.00.
   (ii) Not so owned, nil.
11. How often are the securities held by the Corporation valued?

12. (*a*) Specify the officers of the Corporation who are under bond and for what sum respectively.
    (*b*) Are the said bonds executed by private sureties or by Guarantee Companies?
13. Date when the accounts of the Corporation were last audited? 30th May, 1914.
14. Names and addresses of the auditors respectively for 1914 and for 1915 (if appointed):
    For 1914: Martin Currie & Co., Edinburgh.
    For 1915: Martin Currie & Co., Edinburgh.
15. What were the dividend days of the Corporation in 1912, and what rate or rates of dividend were pair on those days respectively? 5% paid on 15th April and 15th October, 1914 on preference shares, and 2½% paid on ordinary shares on 29th July, 1914, and the balance of 2½% to be paid on 29th January, 1915, making 5% for the year.
16. What is the date appointed for the Annual Meeting? Not fixed. Date of last Annual Meeting? 28th July, 1914.
17. Special General Meetings held in 1914: Dates, none.

THE WATERLOO COUNTY LOAN & SAVINGS COMPANY.

Head Office, Waterloo, Ontario.

Constating Instruments.

Incorporated by Letters Patent under the Loan and Trust Corporation Act, 2 George V, 1912, chap 34, dated 7th April, 1913.

The lending and borrowing powers are governed by the Loan and Trust Corporations Act, R.S.O. 1914, chapter 184.

Annual Statement

Of the condition and affairs of the Waterloo County Loan & Savings Company of Waterloo, Ontario, at the 31st December, 1914, and for the year ending on that day, made to the Registrar of Loan Corporations for the Province of Ontario, pursuant to the laws of the said Province.

The head office of the Corporation is at Erb Street, in the Town of Waterloo, in the Province of Ontario.

The Board is constituted of ten directors, holding office for one year.

The directors and chief executive officers of the Corporation at the 31st December, 1914, were as follows, together with their respective terms of office:

Thos. Hilliard, President, Waterloo, Ont.:	12th February, 1914;	11th February, 1915.
Edward F. Seagram, Vice-President, Waterloo, Ont.;	"	"
S. B. Bricker, Director, Waterloo, Ont.;	"	"
F. S. Kumpf, Director, Waterloo, Ont.;	"	"
Fred. Halstead, Director, Waterloo, Ont.;	"	"
Dr. W. G. Hilliard, Director, Waterloo, Ont.;	"	"
P. H. Sims, Director, Toronto, Ont.;	"	"
Geo. D. Forbes, Director, Hespeler, Ont.;	"	"
Thos. Trow, Director, Stratford, Ont.;	"	"
M. M. Bricker, Director, Berlin, Ont.;	"	"

P. V. Wilson, Manager and Secretary, Waterloo, Ont., March 1st, 1913.

A.—Permanent capital stock: Total amount authorized, $2,000,000; total amount subscribed, $413,300.00, as more particularly set out in Schedule A hereto.

Schedule A.

Class 1.—Fixed and permanent Capital Stock created by virtue of Building Society Acts, and other Acts.

Description.	Total amount issued and subsisting at 31st Dec., 1914.			Total amount of actual payments thereon.	Total amount unpaid and constituting an asset of the Corporation.	Remarks.
	Par value of shares.	No. of shares.	—			
			$ c.	$ c.	$ c.	
1. Fully called stock..	3,610	100	361,000 00	282,751 97	78,248 03	
2. Partly called stock.	523	100	52,300 00	17,706 43	34,593 57	
Totals.....	4,133	.....	413,300 00	300,458 40	112,841 60	

LIST OF SHAREHOLDERS AS AT 31st DECEMBER, 1914.

(Not printed.)

BALANCE SHEET AS AT 31ST DECEMBER, 1914.

Dr. Capital and Liabilities.

1.—Capital (Liabilities to Stockholders or Shareholders).		
A.—Permanent Capital Stock or Shares.		
2. (*b*) Ordinary joint stock capital, fully called; total called, ; total paid thereon	$282,751 97	
3. (*cc*) Ordinary joint stock capital, % called; total called; total paid thereon	17,706 43	
4. (*d*) Dividends declared in respect of (1) (2) not yet paid	14,824 30	
5. (*e*) Unappropriated profits in respect of (2)	2,250 50	
6. (*f*) Reserve fund in respect of (2)	40,000 00	
		$357,533 20
Liabilities to the Public.		
27. Deposits (including unclaimed deposits), right reserved to require 30 days' notice on any withdrawal.	$177,312 58	
29. Debentures issued in Canada	30,880 00	
30. Interest due and accrued on (29)	603 95	
		208,796 53
Total actual liabilities		$566,329 73

Cr. Assets.

I.—Assets of which the Corporation is the Beneficial Owner.		
A.—Immovable Property Owned Beneficially by Corporation.		
1. (*a*) Office premises situate as follows: 2. (i) At Waterloo, Ont.; held in freehold At Berlin, Ont.; leasehold	.....	$12,500 00
B.—Debts. Secured by Mortgages of Land.		
9. (*a*) Debts (other than item 10) secured by mortgages of land	$424,380 57	
11. (*c*) Interest due or accrued on item 9 not included therein	15,869 32	
		440,249 89
C.—Debts not above enumerated for which the Corporation holds securities as follows:		
14. (*b*) Debts secured by municipal bonds or debentures	$53,185 08	
15. (*c*) Debts secured by public school debentures	18,718 57	
20. (*h*) Debts secured by permanent stock of the Corporation	2,000 00	
21. (*i*) Debts secured by other stocks and shares	6,100 00	
26. (*n*) Interest due or accrued	3,202 07	
		83,205 72
E.—Cash.		
31. (*a*) On hand	.....	10,804 71
32. (*b*) In banks	.....	19,569 41
Total assets		$566,329 73

CASH ACCOUNT.

Receipts for the year ending December 31st, 1914.

I.—Received by the Corporation for its Own Use.

A.—Balance from 31st December, 1913.

		Col. 1.	Col. 3.	Col. 4.
1.	Cash:			
2.	(i) On hand	$4,067 16		
3.	(ii) In Bank	74,153 06		
	B.—Sums Received Wholly or Partly on Capital Stock.			
4.	(a) Calls on joint stock permanent stock.		$133,022 40	
5.	(b) Premiums on (4)		6,905 00	
				$139,927 40
	C.—Receipts on account of Investments, Loans or Debts.			
	(a) On mortgages of realty:			
10.	(i) Principal	10,618 11		
11.	(ii) Interest	17,880 02		
	(b) On other securities:			
12.	(i) Principal	1,502 09		
	(ii) Interest	3,046 49		
	D.—Receipts from Real Estate Owned Beneficially by Corporation.			
17.	(b) Rents, rooms over office	144 00		
	F.—Borrowed Money.			
26.	(b) Borrowed by taking deposits	333,231 07		
27.	(c) Borrowed on debentures	30,880 00		
	G.—Receipts from Other Sources.			
30.	(a) Interest from bank deposits	173 02		
	(b) Exchange	3 51		
				475,698 53
	Total			$615,625 93

CASH ACCOUNT.

Expenditure for the year ending 31st December, 1914.

I.—Expended on Corporation Account.

A.—Sums Loaned or Invested on Capital Account.

		Col. 1.	Col. 3.	Col. 4.
1.	(a) Loaned on mortgage of realty	$223,773 68		
	(b) Loaned or invested on other securities, viz.:			
2.	(i) Municipal debentures	38,119 51		
3.	(ii) School debentures	7,358 64		
4.	(iii) Other securities	2,000 00		
6.	(c) Real estate purchased and office fixtures	2,460 83		

CASH ACCOUNT.—*Continued.*

Expenditure for the year ending 31st December, 1914.

	B.—Expended on Stock Account.			
8.	Dividends on permanent stock	$5,117 62		
	C.—Borrowed Money (other than foregoing or interest thereon paid,) viz.:			
19.	(*b*) Deposits: Principal, $289,244.06; interest, $6,915.23	296,159 29		
20.	(*c*) Debentures issued in Canada, interest..	270 24		
	D.—Management Expenses (other than foregoing:)			
25.	(*a*) Salaries, wages and fees	4,388 87		
26.	(*b*) Commission or brokerage commissions on loans	2,135 52		
28.	(*d*) Stationery, postage, printing, and advertising	1,485 77		
30.	(*f*) Fuel, rent, taxes (other than 7 and 32) and rates	1,606 76		
31.	(*g*) Travelling expenses	171 90		
33.	(*i*) Other management expenditure	203 18		
	F.—Balance.			
37.	(*a*) Cash on hand	10,804 71		
38.	(*i*) In banks	19,569 41		
	Total	$615,625 93	.....	$615,625 93

MISCELLANEOUS STATEMENT FOR THE YEAR ENDING 31ST DECEMBER, 1914.

1. Amount of debentures maturing in 1915: Issued in Canada, $3,050.00; issued elsewhere, none.
2. Amount of other existing obligations which will mature in 1915. None.
3. Amount of securities held by the Corporation which will mature and become payable to the Corporation in 1915. About $90,000.
4. Average rate of interest per annum paid by the Corporation during 1914: on deposits, 4%; On debentures, 4.93%; On debenture stock, none.
5. Average rate of interest per annum received by the Corporation during 1914: (*a*) On mortgages of realty; (*b*) On other securities.
   (i) Owned beneficially by the Corporation: (*a*) 8%; (*b*) About 7%.
   (ii) Not owned beneficially: (*a*) None; (*b*) None.
6. Of the mortgages owned beneficially by the Corporation, $108,160.00 is on realty situate in Ontario, and $316,220.00 is on realty situate elsewhere.
7. Of the mortgages not owned beneficially by the Corporation, none is on realty situate in Ontario, and none is on realty situate elsewhere.
8. Loans written off or transferred to real estate account during 1914, viz.:
   (i) Funds or securities owned beneficially, none.
   (ii) Not so owned, none.
9. Number and aggregate amount of mortgages upon which compulsory proceedings have been taken by the Corporation in 1914, viz.:
   (i) Owned beneficially, No., none; amount, none.
   (ii) Not so owned, No., none; amount, none.
10. Aggregate market value of land mortgaged to the Corporation:
   (i) Mortgages owned beneficially, $963,165.
   (ii) Not so owned, none.
11. How often are the securities held by the Corporation valued? Yearly.

12. (*a*) Specify the officers of the Corporation who are under bond and for what sum respectively? Manager, $5,000.00; Three Clerks at $5,000 each
    (*b*) Are the said bonds executed by private sureties or by Guarantee Companies? Guarantee Companies.
13. Date when the accounts of the Corporation were last audited? January 11th, 1915.
14. Names and addresses of the auditors respectively for 1914, and for 1915 (if appointed):
    For 1914: J. M. Scully, F.C.A.; Jeremiah Scully, Berlin.
    For 1915: J. M. Scully, F.C.A.; Jeremiah Scully, Berlin
15. What were the dividend days of the Corporation in 1914, and what rate or rates of dividend were paid on those days respectively? Dividend declared at end of year, 6%.
16. What is the date appointed for the Annual Meeting? February 11th, 1915. Date of last Annual Meeting? February 24th, 1914.
17. Special General Meetings held in 1914. Dates, none.

DYMENT SECURITIES LOAN AND SAVINGS COMPANY.

Head Office, Barrie, Ontario.

Constating Instruments.

Incorporated on 15th May, 1902, by Special Act of the Dominion of Canada, 2 Edward VII., c. 60.

Annual Statement

Of the condition and affairs of the Dyment Securities Loan and Savings Company, Barrie, Ont., at 31st December, 1914, and for the year ending on that day, made to the Registrar of Loan Corporations for the Province of Ontario, pursuant to the laws of the said Province.

The head office of the Corporation is at No. 93 Dunlop Street, in the Town of Barrie, in the Province of Ontario.

The Board is constituted of five directors holding office for the term of one year.

The directors and chief executive officers of the Corporation at 31st December, 1914, were as follows, together with their respective term of office:

A. E. Dyment, President, Toronto, Ont.;	February 10th, 1914;	February 8th, 1915.
Thos. W. Baker, Vice-President, London;	"	"
A. E. H. Creswicke, Director, Barrie;	"	"
W. E. Wismer, Director, London;	"	"
S. Dyment, Director, Barrie;	"	"
S. Dyment, Manager-Secretary, Barrie;	"	"

A.—Permanent capital stock; total amount authorized, $2,000,000; total amount subscribed, $652,200, as more particularly set out in Schedule A hereto.

Schedule A.

Class 2—Fixed and Permanent Capital Stock created by virtue of Private Act.

Description.	No of shares.	Par value of shares.	Total amount held.	Total amount paid thereon.	Total remaining uncalled.
		$	$	$	
1. Fully called	6,522	100	652,200	652,200	.....

LIST OF SHAREHOLDERS AS AT 31st DECEMBER, 1914.

(Not printed.)

BALANCE SHEET AS AT 31ST DECEMBER, 1914.

Dr. Capital and Liabilities.

Capital (Liabilities to Stockholders or Shareholders).

A.—Permanent Capital Stock or Shares.

1.	Ordinary joint stock capital fully called; total called, $652,200; total paid thereon	$652,200 00
4. (*d*)	Dividend declared in respect of (1), not yet paid	16,305 00
5. (*e*)	Unappropriated profits in respect of (1)	79,731 52

Liabilities to the Public.

27.	Deposits (right reserved to require 30 days' notice of any withdrawal)	98,270 71
41.	Other liabilities to the public:	
42. (*a*)	Solicitors	36 40
	Total liabilities	$846,543 63

Cr. Assets.

I.—Assets of which the Corporation is the Beneficial Owner.

B.—Debts secured by Mortgages of Land

			(Col. 4.)
9. (*a*)	Debts (other than item 10) secured by mortgages of land	$417,223 29	
	C.—Debts not above enumerated for which the Corporation holds securities as follows:		
22. (*j*)	Debts secured by stocks and bonds	418,441 52	
	E.—Cash.		
31. (*a*)	On hand and in bank	10,878 82	
			$846,543 63
	Total assets		$846,543 63

CASH ACCOUNT.

Receipts for the year ending 31st December, 1914.

I.—Received by the Corporation for its Own Use.

A.—Balance from 31st December, 1913.

2.	(i) On hand			$4,344 54
	(ii) In bank			3,548 92
	C.—Receipts on account of Investments, Loans or Debts.			
	(*a*) On mortgages of realty:			
10.	(i) Principal			29,609 29
11.	(ii) Interest	$58 19	$22,579 17	22,637 36
	(*b*) On other securities:			
12.	(i) Principal			21,372 50
13.	(ii) Interest			18,344 95

CASH ACCOUNT.—Continued.

Receipts for the year ending 31st December, 1914.

F.—Borrowed Money.	
26. (*b*) Borrowed by taking deposits	$48,978 50
G.—Receipts from other sources.	
30. (*a*) Solicitors' fees	4 00
Totals	$148,840 06

CASH ACCOUNT.

Expenditure for the year ending 31st December, 1914.

I.—Expended on Corporation Account.	
A.—Sums Loaned or Invested on Capital Account.	
1. (*a*) Loaned on mortgages of realty	$48,426 02
(*b*) Loaned or invested in other securities, stocks and bonds	13,190 77
B.—Expended on Stock Account.	
8. Dividends paid on permanent stock	32,610 00
C.—Borrowed Money (other than foregoing) or interest thereon paid, viz.:	
19. (*b*) Deposits: Principal, $40,994.02; interest, $19.38	41,013 40
D.—Management Expenses (other than foregoing).	
25. (*a*) Salaries, wages and fees	1,374 00
28. (*d*) Stationery, postage, printing and advertising	5 65
30. (*f*) Fuel, rent and taxes (other than in 7 and 32) and rates	1,034 40
31. (*g*) Travelling Expenses	150 00
32. (*h*) Registration fees	80 00
33. (i) Other management expenditure	75 00
E.—Other Expenditure.	
35. (*b*) Solicitors' fees	2 00
F.—Balance.	
37. (*a*) Cash on hand and in bank	10,878 82
Totals	$148,840 06

MISCELLANEOUS STATEMENT FOR THE YEAR ENDING 31ST DECEMBER, 1914.

1. Amount of debentures maturing in 1915: Issued in Canada, no debentures issued; issued elsewhere, none.
2. Amount of other existing obligations which will mature in 1915: None.
3. Amount of securities held by the Corporation which will mature and become payable to the Corporation in 1915: None.
4. Average rate of interest per annum paid by the Corporation during 1914: On deposits, 4%; on debentures, none; on debenture stock, none.

5. Average rate of interest per annum received by the Corporation during 1914: (*a*) On mortgages of realty; (*b*) On other securities:
   (i) Owned beneficially by the Corporation: (*a*) None; (*b*) None.
   (ii) Not owned beneficially: (*a*) All securities are owned beneficially by Corporation.
6. Of the mortgages owned beneficially by the Corporation, $417,223.29 is on realty situate in Ontario, and none is on realty situate elsewhere.
7. Of the mortgages not owned beneficially by the Corporation, none is on realty situate in Ontario, and none is on realty situate elsewhere.
8. Loans written off or transferred to real estate account during 1914, viz.:
   (i) Funds or securities owned beneficially, none.
   (ii) Not so owned, none.
9. Number and aggregate amount of mortgages upon which compulsory proceedings have been taken by the Corporation in 1914, viz.:
   (i) Owned beneficially, No., none; amount, none.
   (ii) Not so owned, No., none; amount, none.
10. Aggregate market value of land mortgaged to the Corporation:
   (i) Mortgages owned beneficially, none.
   (ii) Not so owned, none.
11. How often are the securities held by the Corporation valued? No stated period.
12. (*a*) Specify the officers of the Corporation who are under bond and for what sum respectively? Manager, $5,000.00.
   (*b*) Are the said bonds executed by private sureties or by Guarantee Companies? Private.
13. Date when the accounts of the Corporation were last audited? February 7th, 1914.
14. Names and addresses of the auditors respectively for 1914 and for 1915 (if appointed):
   For 1914: Will. R. King and John B. Barr.
   For 1915: Will. R. King and John B. Barr.
15. What were the dividend days of the Corporation in 1914, and what rate or rates of dividend were paid on those days respectively? January 2nd and July 2nd, 5% per annum.
16. What is the date appointed for the Annual Meeting? February 8th, 1915. Date of last Annual Meeting? February 9th, 1914.
17 Special General Meetings held in 1914. Dates, none.

PORT ARTHUR AND FORT WILLIAM MORTGAGE COMPANY, LIMITED.

Head Office, Port Arthur, Ontario.

Constating Instruments.

Incorporated by Letters Patent, as a Loan Company, under the Companies Act (Canada), Part III, on the 24th January, 1914.

The lending and borrowing powers are governed by the Loan and Trust Corporations Act, R.S.O. 1914, chap. 184.

Annual Statement

Of the condition and affairs of the Port Arthur and Fort William Mortgage Company, Limited, of Ontario at the 31st December, 1914, made to the Registrar of Loan Corporations for the Province of Ontario, pursuant to the laws of the said Province.

The head office of the Corporation is Cumberland Street, in the City of Port Arthur, in the Province of Ontario.

The Board is constituted of five directors, holding office for one year.

The directors and chief executive officers of the Corporation at the 31st December, 1914, were as follows, together with their respective terms of office:

J. J. Carrick, President, Port Arthur, Ont.: 12th January, 1914, to 27th January, 1915.
D. A. Thomas, Director, Cardiff, Wales: " "
Sir William Mackenzie, Director, Toronto, Ont.: " "
Donald Hogarth, Director, Port Arthur, Ont.: " "
A. J. McComber, Director, Port Arthur, Ont.: " "

A. Permanent capital stock: Total amount authorized, $1,000,000; total amount subscribed, $679,800.00, as more particularly set out in Schedule A hereto.

Schedule A.

Class 2.—Fixed and Permanent Capital Stock created by virtue of Joint Stock Companies' Act or Private Acts.

Last call made: Date, November 1st, 1914. Rate per cent., £4 11s. 0d. Purchase gross amount, $96,200.00. Amount paid thereon, $48,917.52.

Description.	No. of shares.	Par value.	Total amount held.	Total amount paid thereon.	Total remaining unpaid on calls.
		$	$	$ c.	$ c.
1. Fully called.....	6,798	100	679,800 00	520,090 29	159,709 71
Totals.....	6,798	100	679,800 00	520,090 29	159,709 71

LIST OF SHAREHOLDERS AS AT 31st DECEMBER, 1914.

(Not printed.)

BALANCE SHEET AS AT 31ST DECEMBER, 1914.

Dr. Capital and Liabilities.

Capital (Liabilities to Stockholders or Shareholders).		
A.—Permanent Capital Stock or Shares.		
1. (*a*) Ordinary joint stock capital fully called: total called, $679,800; total paid thereon		$520,090 29
5. (*e*) Unappropriated profits in respect of (1)		22,256 21
6. (*g*) Reserve fund in respect of (1) reserve for unearned bonuses and discounts		17,702 33
Liabilities to the Public.		
35. Debenture stock issued elsewhere than in Canada		55,642 20
Total actual liabilities		$615,691 03

Assets.

I.—Assets of which the Corporation is the Beneficial Owner.		
B.—Debts secured by Mortgages of Land.		
9. (*a*) Debts (other than item 10) secured by mortgages of land		$534,264 92
11. (*c*) Interest due and accrued on item (9) and not included therein		21,245 45
E.—Cash.		
32. (*b*) In bank		56,439 06
F.—Assets not hereinbefore mentioned.		
37. (*a*) Furniture and supplies	$1,000 00	
38. (*b*) Organization fees	500 00	
39. (*c*) Unexpired values net	1,800 00	
40. (*d*) Bills receivable (secured by mortgage)	441 60	
		3,741 60
Total assets		$615,691 03

CASH ACCOUNT.

Receipts for the year ending 31st December, 1914.

I.—Received by the Corporation for its Own Use.	
B.—Sums received Wholly or Partly on Capital Stock.	
4. (*a*) Calls on joint stock permanent capital	$520,090 29
C.—Receipts on account of Investments, Loans or Debts.	
(*a*) Mortgages of realty:	
10 (i) Principal	106,169 04
11. (ii) Interest	14,133 06

CASH ACCOUNT.—Continued.

Receipts for the year ending 31st December, 1914.

	E.—Miscellaneous.	
19. (*b*)	Premiums or bonus on loans and discounts on mortgages purchased	$25,522 16
	F.—Borrowed Money.	
26. (*b*)	Bank or other advances, discounts or overdrafts	63,000 00
28. (*d*)	Borrowed on debenture stock	55,642 20
	G.—Receipts from other sources, viz.:	
30. (*a*)	Legal fees	237 98
	Totals	$784,794 73

CASH ACCOUNT.

Expenditure for the year ending 31st December, 1914.

		Col. 1.	Col. 4.
	I.—Expended on Corporation Account.		
	A.—Sums Loaned or Invested on Capital Account.		
1. (*a*)	Loaned on mortgages of realty	.....	$640,433 96
	B.—Expended on Stock Account.		
8.	Dividends paid on permanent stock	$14,441 27	14,441 27
	C.—Borrowed Money (other than foregoing) or interest thereon paid.		
18. (*a*)	Bank account (principal and interest)	.....	65,314 86
	D.—Management Expenses (other than foregoing).		
25. (*a*)	Salaries, wages and fees	.....	5,889 96
28. (*d*)	Stationery, postage, printing, advertising, etc.	.....	890 34
30. (*f*)	Fuel, rent, taxes (other than in 7 and 32) and rates	.....	652 03
31. (*g*)	Travelling expenses and services	.....	100 00
33. (*i*)	Other management expenditure	.....	633 25
	F.—Balance.		
37. (*b*)	Cash in Royal Bank, Port Arthur	.....	56,439 06
	Total		$784,794 73

Miscellaneous Statement for the Year Ending 31st December, 1914.

1. Amount of Debentures maturing in 1915: Issued in Canada, none; Issued elsewhere, none.
2. Amount of other existing obligations which will mature in 1915, none.
3. Amount of securities held by the Corporation which will mature and become payable to the Corporation in 1915, $202,427.79.
4. Average rate of interest per annum paid by the Corporation during 1914: On deposits, none; on debentures, none; on debenture stock, none.

5. Average rate of interest per annum received by the Corporation during 1914: (*a*) On mortgages of realty; (*b*) on other securities.
   (i) Owned beneficially by the Corporation: (*a*) 10¼%; (*b*) None.
   (ii) Not owned beneficially: (*a*) None; (*b*) None.
6. Of the mortgages owned beneficially by the Corporation, $534,264.92 is on realty situate in Ontario, and none is on realty situate elsewhere.
7. Of the mortgages not owned beneficially by the Corporation, none is on realty situate in Ontario, and none is on realty situate elsewhere.
8. Loans written off or transferred to real estate account during 1914, viz.:
   (i) Funds or securities owned beneficially, none.
   (ii) Not so owned, none.
9. Number and aggregate amount of mortgages upon which compulsory proceedings have been taken by the Corporation in 1914, viz.:
   (i) Owned beneficially: Number, none; Amount, none.
   (ii) Not so owned; Number, none; Amount, none.
10. Aggregate market value of land mortgaged to the Corporation:
   (i) Mortgages owned beneficially, $1,263,345.00.
   (ii) Not so owned, none.
11. How often are the securities held by the Corporation? Yearly.
12. (*a*) Specify the officers of the Corporation who are under bond and for what sum respectively, none.
   (*b*) Are the said bonds executed by private sureties or by Guarantee Companies?
13. Date when the accounts of the Corporation were last audited? January 11th, 1915.
14. Names and addresses of the auditors respectively for 1914 and 1915 (if appointed):
   For 1914: P. H. B. Dawson, A. E. Lyne.
   For 1915: P. H. B. Dawson, A. E. Lyne.
15. What were the dividend days of the Corporation in 1914 and what rate or rates of dividend were paid on those days respectively? August 12th, 1914, 7% and bonus 3%.
16. What is the date appointed for the Annual Meeting? In future second Wednesday in February. Date of last Annual Meeting? January 27th, 1914.
17. Special General Meetings held in 1914: Dates, December 27th, 1914

II. LOAN COMPANIES.

B. COMPANIES HAVING TERMINATING AS WELL AS PERMANENT STOCK OR HAVING TERMINATING STOCK ONLY.

(SEE 4 EDW. VII. (1904) CHAPTER 17, SECTION 6)

DETAILED REPORTS OF THE SEVERAL COMPANIES.

DOMINION PERMANENT LOAN COMPANY.

Head Office, Toronto, Ontario.

Constating Instruments.

1890.—Declaration under R.S.O. 1887, c. 169; filed with the Clerk of the Peace for the County of York, 7th May, 1890. The original corporate name was The Dominion Building and Loan Association.

1897.—Act of the Dominion of Canada, 60-61 V., c. 85, extending the business of the Company to the whole Dominion; defining the borrowing powers of the Company; regulating its issue of debentures and debenture stock; providing for the prohibition of loans upon the Company's own stock; continuing the Company under the control of the Loan Corporation Act of Ontario.

1898.—Order in Council of Ontario (29th January, 1898), changing the corporate name to the Dominion Permanent Loan Company, to take effect from and after 1st August, 1898.

1898.—Act of Dominion of Canada, confirming the said change of corporate name.

See Statutes of Canada, 1899.

Annual Statement

Of the condition and affairs of the Dominion Permanent Loan Company of Toronto, Ontario, at the 31st December, 1914, and for the year ending on that day, made to the Registrar of Loan Corporations for the Province of Ontario, pursuant to the laws of the said Province.

The head office of the Corporation is at No. 12 King Street West, in the City of Toronto, in the Province of Ontario.

The Board is constituted of six directors, holding office for one year.

The directors and chief executive officers of the Corporation at the 31st December, 1914, were as follows, together with their respective terms of office:

Hon. J. R. Stratton, Pres., Peterborough:	Feb. 5th, 1914.	Feb. 4th, 1915.
D. W. Karn, Vice-President, Woodstock:	"	"
A. C. Macdonell, Director, Toronto:	"	"
Thomas H. Johnson, Winnipeg:	"	"
Geo. H. Cowan, K.C., Director, Vancouver, B.C.:	"	"
F. M. Holland, Man.-Director and Secretary, Toronto:	"	"

A. Permanent capital stock: Total amount authorized, $10,000,000; total amount subscribed, $1,406,200.00, as more particularly set out in Schedule A hereto.

Schedule A.

Class 1.—Fixed and permanent capital stock, created by virtue of Building Society Acts.

Description.	Total amount issued and subsisting at 31st December, 1914.			Total amount of actual payments thereon.	Total amount unpaid and constituting an asset of the Corporation.
	Number of shares.	Par value of shares.			
		$	$	$ c.	$ c.
1. Fully called stock.....	8,842	100	884,200	884,200 00	.....
2. Partly called stock	5,220	100	522,000	243,983 61	278,016 39
Totals.....	14,062	.....	1,406,200	1,128,183 61	278,016 39

LIST OF SHAREHOLDERS AS AT 31st DECEMBER, 1914.

(Not printed.)

SCHEDULE B.

Terminating or Withdrawable Stock.

Shares of Terminating or Withdrawable Stock.			Fully paid.		Prepaid.		Instalment.		Total.
			No.	Amount.	No.	Amount.	No.	Amount.	
				$		$		$	$
Number and amount in force at 31st December, 1913			3½	350	1,321	132,100	.....	.....	132,450
Gross total in force at any time in 1914			3½	350	1,321	132,100	.....	.....	132,450
Deduct as follows:	No. of shares	Amount							
Converted into permanent stock during 1914	37	$ 3,700	3	300	34	3,400	.....	.....	3,700
Forfeited and lapsed during 1914	30½	3,050	½	50	30	3,000	.....	.....	3,050
Total deduction	67½	6,750	3½	350	64	6,400	.....	.....	6,750
Net total remaining in force at 31st December, 1914			.....	.....	1,257	125,700	.....	.....	125,700

Summary of Terminating Withdrawable Stock in force at 31st December, 1914:

1257 shares prepaid stock (other than above) at $100.00 per share, $125,700, on which 112 shareholders have paid in $62,850	$62,850 00
Total	$62,850 00

Total amount distributed or credited to Terminating or Withdrawable Stock in 1914:

(1) As interest:
Rate of interest, per cent. per annum, 7.49 per cent. (1.189 per cent.).

(2) As dividends out of profits, $21.00 and $3,948.00.
Rate or rates per cent. of such dividends, 6%.

BALANCE SHEET AS AT 31ST DECEMBER, 1914.

Dr. Capital and Liabilities.

Capital (Liabilities to Stockholders or Shareholders).

A.—Permanent Capital Stock or Shares.

1. (*a*) Ordinary joint stock capital fully called; total called, $884,200.00; total paid thereon	$884,200 00	
2. (*b*) Ordinary joint stock capital; total called, $243,983.00; total paid thereon	243,983 60	
4. (*d*) Dividends declared in respect of (1) and (2) but not yet paid	33,844 55	
5. (*e*) Unappropriated profits in respect of (1) and (2)	62,057 62	
6. (*f*) Reserve fund in respect of (1) and (2)	473,000 00	
7. (*g*) Contingent fund in respect of (1) and (2)	5,964 68	
		$1,703,050 45

B.—Terminating Capital Stock or Shares.

17. (*d*) Prepaid stock, less shown in (24); total in force, 1321 shares at $100 per share, on which has been paid into loan fund	$62,850 00		
18. (*e*) Profits or accrued interest on (17), less shown in (25) and credited or appropriated, but not yet paid	12,470 07		
25. Interest, profits or dividends due by Corporation, unclaimed dividends	45 00		
		75,365 07	
			$1,778,415 52

Liabilities to the Public.

27. Deposits, right reserved to require 30 days' notice of any withdrawal	$186,245 65		
28. Interest on deposits due, or accrued or capitalized	9,806 98		
29. Debentures issued in Canada	2,133,947 26		
30. Interest due and accrued on (29)	37,856 06		
40. Other liabilities to the public, viz:—			
41. (*a*) Sundry accounts	541 10		
		2,368,397 05	
Total liabilities			$4,146,812 57

Cr. **Assets.**

I.—Assets of which the Corporation in the Beneficial Owner.

A.—Immovable Property Owned Beneficially by Corporation.

5. (*b*) Freehold land (including buildings) other than foregoing			$15,054 78

B.—Debts secured by Mortgages of Land.

9. (*a*) Debts (other than item 10) secured by mortgages of land	$3,735,707 35		
10. (*b*) Debts secured by mortgaged land held for sale	38,218 74		
11. (*c*) Interest due or accrued on items (9) and (10), not included therein	6,266 02		
		3,780,192 11	

C.—Debts not above enumerated for which the Corporation holds securities as follows:

20. (*h*) Debts secured only by permanent stock or shares of the Corporation	$1,041 56		
22. (*j*) Debts secured by stocks and bonds	35,116 02		
		36,157 58	

E.—Cash.

31. (*a*) On hand	$91,208 12		
32. (*b*) In banks	97,300 07		
		188,508 19	

F.—Assets not hereinbefore mentioned.

37. (*a*) Office fixtures and furniture	$5,274 00		
38. (*b*) Sundry accounts	2,485 12		
40. (*d*) Debenture stock and bonds	119,140 79		
		126,899 91	
Total assets			$4,146,812 57

CASH ACCOUNT.

Receipts for the year ending 31st December, 1914.

I.—Received by the Corporation for its Own Use.

A.—Balance from 31st December, 1913.

		(Col. 1.)	(Col. 3.)	(Col. 4.)
(b) (Not already shown under (1):				
2.	(i) On hand	.....	.....	$25,238 12
3.	(ii) In bank	.....	.....	5,961 53
B.—Sums received wholly or partly on Capital Stock.				
4. (a)	Calls on joint stock permanent capital	.....	.....	377 11
C.—Receipts on account of Investments, Loans or Debts.				
(a)	On mortgages of realty:			
10.	(i) Principal	.....	$505,291 14	
11.	(ii) Interest			
(b)	On other securities:			
12.	(i) Principal	.....	142,556 03	
13.	(ii) Interest or dividends			
				647,847 17
D.—Receipts from Real Estate Owned Beneficially by Corporation.				
17. (b)	Rents	.....	.....	281 45
E.—Miscellaneous.				
19. (b)	Premiums or bonus on loans	$2 11		
22. (e)	Forfeiture on lapses	542 20		
24. (g)	Conversion of terminating into permanent stock	.....	$3,625 00	
				$4,169 31
F.—Borrowed Money.				
26. (b)	Borrowed by taking deposits	$581,282 79		
27. (c)	Borrowed on debentures	755,232 59		
			.....	1,336,515 38
G.—Receipts from other sources, viz.:				
30. (a)	Interest on deposits in bank	$165 63		
(b)	Sundry accounts	288 41		
			.....	454 04
	Total			$2,020,844 11

CASH ACCOUNT.

Expenditure for the year ending 31st December, 1914.

I—Expended on Corporation Account.

	(Col. 1.)	(Col. 3.)	(Col. 4.)
A.—Sums Loaned or Invested on Capital Account.			
1. (*a*) Loaned on mortgages of realty	$48,401 01		
(*b*) Loaned or invested in other securities:			
2. (i) Real estate, repairs, insurance, etc.	148 52		
3. (ii) Bonds and stock purchased	4,493 75		
4. (iii) Loans on stocks and bonds	167,900 00		
			$220,943 28
B.—Expended on Stock Account.			
8. Dividends paid on permanent stock	$67,473 40		
9. Interest paid on terminating stock	3,969 00		
15. Terminating stock forfeited or lapsed	542 20		
16 Terminating stock converted into permanent		$3,625 00	
			75,609 60
C.—Borrowed Money (other than foregoing) or interest theron paid.			
19. (*b*) Deposits: Principal, $630,615.40; interest, $9,806.98	$640,422 38		
20. (*c*) Debentures issued in Canada: Principal, $732,365.80; interest, $110,835.22	843,201 02		
			1,483,623 40
D.—Management Expenses (other than foregoing):			
25. (*a*) Salaries, wages and fees	$27,330 50		
26. (*b*) Commission or brokerage	7,215 30		
28. (*d*) Stationery, postage, printing and advertising	3,499 92		
29. (*e*) Law costs	55 00		
30. (*f*) Fuel, rent, taxes (other than in 7 and 32) and rates	4,163 25		
31. (*g*) Travelling expenses	4,779 39		
32. (*h*) Registration fees	540 00		
33. (*i*) Other management expenses	4,576 28		
			$52,159 64
F.—Balance.			
37. (*a*) Cash on hand and in banks			188,508 19
Total			$2,020,844 11

MISCELLANEOUS STATEMENT FOR THE YEAR ENDING 31ST DECEMBER, 1914.

1. Amount of debentures maturing in 1915: Issued in Canada, $606,190.52; issued elsewhere, none.
2. Amount of other existing obligations which will mature in 1915: None.
3. Amount of securities held by the Corporation which will mature and become payable to the Corporation in 1915: None.

4. Average rate of interest per annum paid by the Corporation during 1914: On deposits, 4%; on debentures, 5¼%; on debenture stock, none.
5. Average rate of interest per annum received by the Corporation during 1914: (*a*) On mortgages of realty; (*b*) On other securities.
   (i) Owned beneficially by the Corporation: (*a*) 7½%; (*b*) 6%.
   (ii) Not owned beneficially: (*a*) None; (*b*) None.
6. Of the mortgages owned beneficially by the Corporation, $16,737.75 is on realty situate in Ontario, and $3,719,195.60 is on realty situate elsewhere.
7. Of the mortgages not owned beneficially by the Corporation, none is on realty situate in Ontario, and none is on realty situate elsewhere.
8. Loans written off or transferred to real estate account during 1914, viz.:
   (i) Funds or securities owned beneficially, none.
   (ii) Not so owned, none.
9. Number and aggregate amount of mortgages upon which compulsory proceedings have been taken by the Corporation in 1914, viz.:
   (i) Owned beneficially, No., 6; amount, $5,836.93.
   (ii) Not so owned, No., none; amount, none.
10. Aggregate market value of land mortgaged to the Corporation:
   (i) Mortgages owned beneficially, $6,300,000.00.
   (ii) Not so owned, none.
11. How often are the securities held by the Corporation valued? Yearly.
12. (*a*) Specify the officers of the Corporation who are under bond and for what sum respectively: Manager, $5.000; Accountant, $1,000; Branch Manager, $5,000; Teller, $2,500; Asst. Branch Manager, $1,000.
   (*b*) Are the said bonds executed by private sureties or by Guarantee Companies? Guarantee Company.
13. Date when the accounts of the Corporation were last audited? December 31st, 1914.
14. Names and addresses of the auditors respectively for 1914, and for 1915 (if appointed):
   For 1914: H. Vigeon, B. Pontifex.
   For 1915 : Not yet appointed.
15. What were the dividend days of the Corporation in 1914, and what rate or rates of dividend were paid on those days respectively? January 2nd, 1914; July 2nd, 1914; 6% per annum.
16. What is the date appointed for the Annual Meeting? February 4th, 1915. Date of last Annual Meeting? February 5th, 1914.
17. Special General Meetings held in 1914: Dates, none.

THE HOME BUILDING AND SAVINGS ASSOCIATION, OF OTTAWA.

Head Office, Ottawa, Ontario.

Incorporated under the Building Societies Act (R.S.O. 1887, c. 169), by declaration filed with the Clerk of the Peace for the County of Carleton, on the 24th June, 1890. (Decl. Book II., 119.) The Company, for purposes of distinction, ordinarily uses the words "of Ottawa" as part of its corporate name, but those words do not appear in the declaration of incorporation.

The lending and the borrowing powers are governed by the Loan and Trust Corporations Act, R.S.O. 1914, chap. 184.

Annual Statement

Of the condition and affairs of the Home Building and Savings Association, of Ottawa, Ontario, at the 31st December, 1914, and for the year ending on that day, made to the Registrar of Loan Corporations for the Province of Ontario, pursuant to the laws of the said Province.

The head office of the Corporation is at No. 95 Sparks Street, in the City of Ottawa, in the Province of Ontario.

The Board is constituted of seven directors, holding office for two years.

The directors and chief executive officers of the Corporation at the 31st December, 1914, were as follows, together with their respective terms of office:

John R. Armstrong, President, Ottawa;	January, 1913;	January, 1915.
M. Kavanagh, Vice-President, Ottawa;	" 1913;	" 1915.
M. B. Butterworth, Director, Ottawa;	" 1914;	" 1916.
J. H. Thompson, Director, Ottawa;	" 1914;	" 1916.
Wm. Scott, Director, Ottawa;	October, 1914;	January, 1915.
F. H. Chrysler, K.C., Director, Ottawa;	January, 1914;	" 1916.
D. M. Finnie, Director, Ottawa;	" 1914;	" 1916.
C. A. Douglas, Manager, Ottawa.		

Schedule B.

Terminating or Withdrawable Stock.

Shares of Terminating or Withdrawable Stock.			Instalment.	
			No.	Amount.
				$
Number and amount in force at 31st December, 1913			1,634	326,800
" " issued during 1914			559	111,800
Gross total in force at any time during 1914			2,193	438,600
	No.	Amount.		
		$		
Deduct as follows:				
Withdrawn and paid off during 1914	135	27,000		
Retired by Corporation during 1914	346	69,200		
Total deductions	481	96,200	481	96,200
Net total remaining in force 31st December, 1914			1,712	342,400

Summary of Terminating or Withdrawable stock in force at 31st December, 1914.

1,712 shares of instalment stock (payable by fixed periodical payments) at $1.20 per share of $200, on which shareholders have paid in $91,819 60

BALANCE SHEET AS AT 31ST DECEMBER, 1914.

Dr. Capital and Liabilities.

Capital (Liabilities to Stockholders or Shareholders).			
B.—Terminating Capital Stock or Shares.			
20. (*g*) Instalment stock, less shown in (24) total issue now in force, 1,712 shares at $200 per share, $342,400, on which has been paid in all of which sum there has been paid into Loan Fund	$91,819 60		
21. (*h*) Profits or accrued interest on (20), less shown in (25) and credited or appropriated but not yet paid	24,927 32		
22. (*i*) Profits or accrued interest on (20), less shown in (25) and not accredited or appropriated	3,988 39		
26. Instalments due	1,290 00		
			$122,025 31
Liabilities to the Public.			
41. Other liabilities to the public:			
42. (*a*) Toronto General Trust Corporation (including interest due and accrued)	$50,812 50		
43. (*b*) Mortgage account	5,034 77		
			55,847 27
Total liabilities			$177,872 58

Cr. Assets.

1.—Assets of which the Corporation is the Beneficial Owner.			
A.—Immovable Property Owned Beneficially by the Corporation.			
B.—Debts secured by Mortgages of Land.			
9. (*a*) Debts (other than item 10) secured by mortgages of land			159,032 08
C.—Debts not above enumerated for which the Corporation holds securities as follows:			
21. (*i*) Debts secured only by terminating stock or shares of the Corporation	$7,125 00		
22. (*j*) Debts secured by terminating stock, being arrears of instalments	2,541 42		
			9,666 42
E.—Cash.			
32. (*b*) In bank			9,174 08
Total assets			$177,872 58

CASH ACCOUNT.

Receipts for the year ending 31st December, 1914.

	I.—Received by the Corporation for its Own Use.		
	A.—Balance from 31st December, 1913.		
3.	(ii) Cash in bank	$22,948 21	
	B.—Sums received wholly or partly on Capital Stock.		
8.	(e) Dues on instalment building society stock	25,163 40	
	C.—Receipts on account of Investments, Loans or Debts.		
	(a) On mortgages of realty:		
10.	(i) Principal	12,423 34	
11.	(ii) Interest	11,152 18	
	(b) On other securities:		
12.	(i) Principal loans on stock	9,435 00	
13.	(ii) Interest on deposits	124 02	
	E.—Miscellaneous.		
19.	(b) Premiums or bonus on loans	151 20	
20.	(c) Membership or entry fee (being income of Corporation)	150 00	
21.	(d) Fines	363 92	
	Transfer fees	9 50	
	F.—Borrowed Money.		
29.	(e) Borrowed otherwise, viz.: Toronto General Trusts Corporation	25,000 00	
	G.—Receipts from Other Sources.		
30.	(a) Insurances paid	107 15	
			$107,027 92
			$107,027 92

CASH ACCOUNT.

Expenditure for the year ending 31st December, 1914.

	I.—Expended on Corporation Account.	
	A.—Sums Loaned or Invested on Capital Account.	
		(Col. 2.)
1.	(a) Loaned on Mortgages of realty	$27,700 00
	(b) Loaned or invested in other securities:	
2.	(i) Stock	760 00
7.	(e) Insurance of taxes advanced on property mortgaged to the Corporation	94 15
	B.—Expended on Stock Account.	
11.	Paid for terminating stock withdrawn	$4,829 28
12.	Paid for terminating stock matured	40,717 00
13.	Profits paid on (11) and (12)	18,929 81
	D.—Management Expenses (other than foregoing).	
25.	(a) Salaries, wages and fees	2,137 00
28.	(d) Stationery, postage, printing and advertising	64 94
29.	(e) Law costs	134 75
30.	(f) Fuel, rent, taxes (other than in 7 and 32) and rates	146 91
32.	(h) Registration fee	30 00

CASH ACCOUNT.—Continued.

Expenditure for the year ending 31st December, 1914.

	E.—Other Expenditure, viz.:	
34.	(*a*) Interest on advances	2,310 00
	F.—Balance.	
37.	(*b*) Cash in bank	9,174 08
	Total	$107,027 92

MISCELLANEOUS STATEMENT FOR THE YEAR ENDING 31ST DECEMBER, 1914.

1. Amount of debentures maturing in 1915: Issued in Canada, none; issued elsewhere, none.
2. Amount of other existing obligations which will mature in 1915: Estimated at $13,000.00.
3. Amount of securities held by the Corporation which will mature and become payable to the Corporation in 1915: None.
4. Average rate of interest per annum paid by the Corporation during 1914: On stock matured, 8 4-5%; on debentures, ——; on debenture stock, none; 4% on stock withdrawn.
5. Average rate of interest per annum received by the Corporation during 1914: (*a*) on mortgages of realty; (*b*) on other securities:
   (i) Owned beneficially by the Corporation: (*a*) 7 1-5%; (*b*) 7 1-5%.
   (ii) Not owned beneficially: (*a*) 7 1-5%; (*b*) 7 1-5%.
6. Of the mortgages owned beneficially by the Corporation, $1,782.08 is on realty situate in Ontario, and is on realty situate elsewhere.
7. Of the mortgages not owned beneficially by the Corporation, $147,250.00 is on realty situate in Ontario, and is on realty situate elsewhere.
8. Loans written off or transferred to real estate account during 1914, viz.:
   (i) Funds or securities owned beneficially, none.
   (ii) Not so owned, none.
9. Number and aggregate amount of mortgages upon which compulsory proceedings have been taken by the Corporation in 1914, viz.:
   (i) Owned beneficially, No., none; amount
   (ii) Not so owned, No., none; amount
10. Aggregate market value of land mortgaged to the Corporation:
   (i) Mortgages owned beneficially, $20,000.
   (ii) Not so owned, $232,000.
11. How often are the securities held by the Corporation valued? At time loan is effected.
12. (*a*) Specify the officers of the Corporation who are under bond and for what sum respectively: Manager, $2,000.
   (*b*) Are the said bonds executed by private sureties or by Guarantee Companies? Private sureties.
13. Date when the accounts of the Corporation were last audited: 7th January, 1915.
14. Names and addresses of the auditors respectively for 1914 and for 1915 (if appointed):
   For 1914: T. E. Clendinnen and J. T. Hammill.
   For 1915: T. E. Clendinnen and J. T. Hammill.
15. What were the dividend days of the Corporation in 1914, and what rate or rates of dividend were paid on those days respectively.
16. What is the date appointed for the Annual Meeting? 3rd Friday of January. Date of last Annual Meeting? 16th January, 1914.
17. Special General Meetings held in 1914. Dates, none.

THE NIAGARA FALLS BUILDING, SAVINGS AND LOAN ASSOCIATION.

Declaration of Incorporation filed with the Clerk of the Peace for the County of Welland, on the 5th March, 1894. (Decl. Book I, 29.)

Incorporated under the Building Societies' Act, R.S.O., 1887, c. 169, s. 2, as amended by 56 V. c. 31, s. 1, which (continued by R.S.O. 1897, c. 205, s. 8 (4)) has the effect of limiting the operations of the Association to the County of Welland.

The lending and the borrowing powers are governed by the Loan and Trust Corporations Act, R.S.O., 1914, chap. 184.

Annual Statement

On the condition and affairs of the Niagara Falls Building, Savings and Loan Association of Niagara Falls, Ont., at the 31st December, 1914, and for the year ending on that day, made to the Registrar of Loan Corporations for the Province of Ontario, pursuant to the laws of the said Province.

The head office of the Corporation is at No 39 Parks Street, in the City of Niagara Falls, in the Province of Ontario.

The Board is constituted of ten directors, holding office for two years.

The directors and chief executive officers of the Corporation at the 31st December, 1914, were as follows, together wtih their respestive terms of office:

R. P. Slater, President, Niagara Falls, Ontario;	April, 1913;	April, 1915.
R. F. Carter, Vice-President, Niagara Falls, Ontario;	April, 1914;	April, 1916.
J. C. Rothery, Director, Toronto, Ontario;	"	"
James Harriman, Director, Niagara Falls, Ontario;	"	"
W. W. Robertson, Director, Niagara Falls (Centre);	"	"
J. L. Harriman, Director, Niagara Falls, Ontario;	"	"
J. H. McGarry, M.D., Director, Niagara Falls, Ontario;	April, 1913;	April, 1915.
F. W. Swannell, Director, Niagara Falls, Ontario;	April, 1914;	April, 1816.
B. M. Benson, Niagara Falls, Ontario;	"	"
J. G. Cadham, Director, Niagara Falls (South), Ontario;	"	"
J. L. Harriman, Secretary, Niagara Falls, Ontario;	"	"

Schedule B.

Terminating or Withdrawable Stock.

Subscribed Shares of Terminating or Withdrawable Stock.	Prepaid.		Instalment.		Total.
	No.	Amount.	No.	Amount.	
		$ c.		$ c.	$ c.
Number and amount in force at 31st Dec., 1913	438	56,940 00	2663	91,169 86	148,109 86
Number and amount issued during 1914.....	223	28,990 00	950	40,084 16	69,074 16
Gross total in force at any time in 1914.....	661	85,930 00	3613	131,254 02	217,184 02
Deduct as follows:					
Withdrawn and paid off during 1914.....	80	10,400 00	397	30,742 71	41,142 71
Net total remaining in force at 31st Dec., 1914	581	75,530 00	3216	100,511 31	176,041 31

Summary of Terminating or Withdrawable Stock in force at 31st December, 1914:

581 shares prepaid stock at $130.00 per share, $75,530.00, on which
68 shareholders have paid in $75,530 00

3,216 shares instalment stock at $130.00 per share, $418,080.00, on
362 shareholders have paid in 100,511 31

Total amount distributed or credited into terminating or withdrawable stock in 1914:

(2) As dividends out of profits: On prepaid stock, $3,516.73; rate, 5½% and 6%; on instalment stock, $7,603.40, per cent., 8%.

BALANCE SHEET AS AT 31st DECEMBER, 1914.

Dr. Capital and Liabilities.

Capital (Liabilities to Stockholders or Shareholders).			
B.—Terminating Capital Stock or Shares.			
17. (*d*) Prepaid stock, less shown in (24), total in force, 591 shares at $130 per share, on which has been paid into Loan Fund		$75,530 00	
20. (*g*) Instalment stock, less shown in (24), total issue now in force, 3,216 shares at $130 per share, $418,080, on which has been paid in all $100,511.31		100,511 31	
21. (*h*) Profits or accrued interest on (20), less shown in (25), and credited or appropriated but not paid		21,719 93	
22. (*i*) Profits or accrued interest on (20), less shown in (25) and not credited or appropriated		15,847 13	
			$213,608 37
Liabilities to the Public.			
39. Due on loans in process of completion or to pay assumed mortgages			1,040 00
Total liabilities			$214,648 37

Cr. Assets.

I.—Assets of which the Corporation is the Beneficial Owner.			
B.—Debts secured by Mortgages of Land.			
9. (*a*) Debts (other than item 10) secured by mortgages of land		$212,030 00	
E.—Cash.			
31. (*a*) On hand		2,318 37	
F.—Assets not hereinbefore mentioned.			
37. (*a*) Office furniture		300 00	
			$214,648 37
Total assets			$214,648 37

CASH ACCOUNT.

Receipts for the year ending 31st December, 1914.

I. Received by the Corporation for its Own Use.

A.—Balance from 31st December, 1913.

	(Col. 1.)	(Col. 2.)	(Total Col. 4.)
(*a*) Cash (not already shown under (1))	$65 35	.....	$65 35

CASH ACCOUNT.—Continued.

Receipts for the year ending 31st December, 1914.

		(Col. 1.)	(Col. 2.)	(Total Col. 4.)
B.—Sums received wholly or partly on Capital Stock.				
7.	(*d*) Sales of prepaid building stock	.....	$28,990 00	
8.	(*e*) Dues on instalment building society stock	.....	20,324 69	
				$49,314 69
C.—Receipts on account of Investments, Loans or Debts.				
	(*a*) On mortgages of realty:			
10.	(i) Principal $19,756 97 and $15,080.00	.....	$34,836 90	
11.	(ii) Interest	.....	11,699 66	
				46,536 56
E.—Miscellaneous.				
19.	(*b*) Premium or bonus on loans	$3,290 00	.....	
20.	(*c*) Membership or entry fees (being income of Corporation)	288 25	.....	
21.	(*d*) Fines	123 10	.....	
22.	(*e*) Withdrawal profits	86 82	.....	
				3,788 17
	Totals			$99,704 77

CASH ACCOUNT.

Expenditure for the year ending 31st December, 1914.

		(Col. 1.)	(Col. 2.)	(Total Col. 4.)
I.—Expended on Corporation Account.				
A.—Sums Loaned or Invested on Capital Account.				
1.	(*a*) Loaned on mortgages of realty	.....	$43,160 00	$43,160 00
B.—Expended on Stock Account.				
9.	Dividends paid on terminating stock	$3,516 73	.....	3,516 73
11.	Paid for terminating stock withdrawn.....	.....	41,142 71	
13.	Profits paid on (11)	.....	5,262 89	
				46,405 60
C.—Borrowed Money (other than foregoing) or interest thereon paid, viz.:				
18.	(*a*) Bank account (principal and interest)..	$2,047 12	.....	2,047 12
D.—Management Expenses (other than foregoing).				
25.	(*a*) Salaries, wages and fees	$1,316 00		
27.	(*c*) Provincial tax	106 93		
28.	(*d*) Stationery, postage, printing, advertising	250 12		
29.	(*e*) Treasurer's bond	10 00		

CASH ACCOUNT.—Continued.

Expenditure for the year ending 31st December, 1914.

30. (*f*) Taxes (other than 7 and 32), business tax		
31. (*g*) Rent	250 00	
33. (*i*) Other management expenditure, office furniture	323 90	
		$2,256 95

F.—Balance.

37. (*a*) Cash on hand	2,318 37
Total	$99,704 77

MISCELLANEOUS STATEMENT FOR THE YEAR ENDING 31ST DECEMBER, 1914.

1. Amount of debentures maturing in 1915: Issued in Canada, nil; issued elsewhere, nil.
2. Amount of other existing obligations which will mature in 1915: Nil.
3. Amount of securities held by the Corporation which will mature and become payable to the Corporation in 1915: Nil.
4. Average rate of interest per annum paid by the Corporation during 1914: On deposits, nil; on debentures, nil; on debenture stock, nil.
5. Average rate of interest per annum received by the Corporation during 1914: (*a*) On mortgages of realty; (*b*) on other securities:
   (i) Not owned beneficially: (*a*) nil; (*b*) nil.
   (ii) Not owned beneficially: (*a*) nil; (*b*) nil.
6. Of the mortgages owned beneficially by the Corporation, $212,030 is on realty situate in Ontario, and nil is on realty situate elsewhere.
7. Of the mortgages not owned beneficially by the Corporation, nil is on realty situate in Ontario, and nil is on realty situate elsewhere.
8. Loans written off or transferred to real estate account during 1914, viz.:
   (i) Funds or securities owned beneficially, nil.
   (ii) Not so owned, nil.
9. Number and aggregate amount of mortgages upon which compulsory proceedings have been taken by the Corporation in 1914, viz.:
   (i) Owned beneficially, No., nil; amount, nil.
   (ii) Not so owned, nil; amount, nil.
10. Aggregate market value of land mortgaged to the Corporation:
   (i) Mortgages owned beneficially, $325,000.
   (ii) Not so owned, nil.
11. How often are the securities held by the Corporation valued: Whenever deemed necessary.
12. (*a*) Specify the officers of the Corporation who are under bond and for what sum respectively. Treasurer, $2,000; Solicitor, $1,000.
   (*b*) Are the said bonds executed by private sureties or by Guarantee Companies? Both.
13. Date when the accounts of the Corporation were last audited? September 30th, 1914
14. Names and addresses of the auditors respectively for 1914 and for 1915 (if appointed):
   For 1914: W. J. McMurray and Miss E. Hopkins.
   For 1915: W. J. McMurray and Miss E. Hopkins.
15. What were the dividend days of the Corporation in 1914, and what rate or rates of dividend were paid on those days respectively: March 31st, 1914, and September 30th, 1914.
16. What is the date appointed for the Annual Meeting? April 21st, 1914. Date of last Annual Meeting? April 21st, 1914.
17. Special General Meetings held in 1914. Dates: Nil.

THE OWEN SOUND LOAN AND SAVINGS COMPANY.

Head Office, Owen Sound, Ontario.

Incorporated under the Building Societies Act, R.S.O., 1887, c. 169, by declaration filed with the Clerk of the Peace for the County of Grey, on the 1st April, 1889.

The lending and borrowing powers are governed by the Loan and Trust Corporations Act, R.S.O. 1914, chap. 184.

Annual Statement

Of the condition and affairs of The Owen Sound Loan and Savings Company, of Owen Sound, Ont., at the 31st December, 1914, and for the year ending on that day, made to the Registrar of Loan Corporations for the Province of Ontario, pursuant to the laws of the said Province.

The head office of the Corporation is at 823 Second Avenue E., in the Town of Owen Sound, in the Province of Ontario.

The Board is constituted of ten directors, holding office for two years.

The directors and chief executive officers of the Corporation at the 31st December, 1914, were as follows, together with their respective terms of office:—

W. A. Bishop, President, Owen Sound;	February, 1915;	February, 1917.
F. W. Harrison, Vice-President, Owen Sound;	" 1914;	" 1916.
C. A. Fleming, Director, Owen Sound;	" 1915;	" 1917.
W. G. McLauchlan, Director, Owen Sound;	" 1915;	" 1917.
M. Forhan, Director, Owen Sound;	" 1915;	" 1917.
N. P. Horton, Director, Owen Sound;	" 1914;	" 1916.
Chas. Julyan, Director, Owen Sound;	" 1914;	" 1916.
John S. Findlay, Director, Owen Sound;	" 1914;	" 1916.
John M. Kilbourn, Director, Owen Sound;	" 1914;	" 1916.
G. E. Sharpe, Director, Owen Sound;	" 1914;	" 1916.

C. A. Fleming, Manager and Secretary, Owen Sound.

A.—Capital stock: Total amount authorized, $1,000,000; total amount subscribed, permanent stock, $143,400.00, as more particularly set out in Schedule A hereto.

Schedule A.

Class 1.—Fixed and permanent capital stock created by virtue of Building Society Acts.

Description.	No. of shares.	Par value.	Total amount held.	Paid thereon.	Total amount unpaid.
		$	$	$ c.	$ c.
2. Partly called	1,434	100	143,400	118,612 81	24,787 19

LIST OF SHAREHOLDERS AS AT 31st DECEMBER, 1914.

(Not printed.)

SCHEDULE B.

Terminating or Withdrawable Stock.

			Instalment.	
			No.	Amount.
Subscribed Shares of Terminating or Withdrawable Stock.				
Number and amount in force at 31st December, 1913			101	$ 10,100
Number and amount issued during 1914			26	2,600
Gross total in force at any time in 1914			127	12,700
	No. of shares	Amount		
Deduct as follows:				
Withdrawn and paid off during 1914	2	$ 200 00	2	200
Net total remaining in force 31st December, 1914	2	200 00	125	$12,500

Summary of Terminating or Withdrawable Stock in force at 31st December, 1914.

125 Shares Instalment Stock at $100 per share, $12,500, on which 21 shareholders have paid in $2,938.80.
Total amount of stock distributed or credited to Terminating or Withdrawable in 1914 (2) As dividends out of profits, $166.82.
Rate or rates per cent. of such dividends, 6% per annum.

BALANCE SHEET AS AT 31ST DECEMBER, 1914.

Dr. Capital and Liabilities.

Capital (Liabilities to Stockholders or Shareholders).

A.—Permanent Capital Stock or Shares.

3. (c) Ordinary joint stock capital; no regular calls made; total paid thereon*	$118,612 81		
6. (f) Reserve fund in respect of (3)	5,756 56		
			$124,369 37

B.—Terminating Capital Stock or Shares.

20. (g) Instalment stock, less shown in (24): Total issue now in force, 125 shares at $100 per share, on which has been paid in all $2,938.80, of which sum there has been paid into loan fund	$2,938 80		
21. (h) Profits or accrued interest on (20), less shown in (25), and credited or appropriated, but not paid	422 42		
			3,361 22

*Shareholders are allowed to pay in as suits their convenience.

BALANCE SHEET.—Continued.

Dr. Capital and Liabilities.

Liabilities to the Public.		
27. Deposits, right reserved to require 30 days' notice of any withdrawal	$58,749 02	
28. Interest on deposits due on accrued or capitalized	57 90	
29. Debentures issued in Canada	16,230 45	
30. Interest due and accrued on (29)	372 58	
37. Owing to Banks (including interest due or accrued)	2,004 57	
		$77,414 52
Total liabilities		$205,145 11

Assets.

I.—Assets of which the Corporation is the Beneficial Owner.		
1. (*a*) Office premises situate		
2. (i) At Owen Sound, held in freehold		$16,309 14
B.—Debts secured by Mortgages of Land.		
9. (*a*) Debts (other than item 10) secured by mortgages of land	$161,244 41	
10. (*b*) Debts secured by mortgages of land, held for sale	3,217 12	
11. (*c*) Interest due and accrued on item (9) and not included therein	9,004 78	
		173,466 31
C.—Debts not above enumerated for which the Corporation holds securities as follows:		
15. (*c*) Debts secured by Public School Debentures	$2,400 00	
20. (*h*) Debts secured only by permanent stock of the Corporation	9,191 90	
21. (*i*) Debts secured only by terminating Stock or Shares of the Corporation	990 00	
26. (*n*) Interest due or accrued on (14-25) and not included therein	221 00	
		12,802 90
E.—Cash.		
31. (*a*) On hand		1,446 39
F.—Assets not hereinbefore mentioned.		
37. (*a*) Office furniture, etc.	$1,006 60	
38. (*b*) Rents accrued	113 77	
		1,120 37
Total assets		$205,145 11

CASH ACCOUNT.

Receipts for the year ending 31st December, 1914.

I. —Received by the Corporation for its Own Use.

A.—Balance from 31st December, 1913.

1. (*b*) Cash:	
2. (i) On hand	$1,485 45

CASH ACCOUNT.—Continued.

Receipts for the year ending 31st December, 1914.

B.—Sums received wholly or partly on Capital Stock.			
4. (*a*) Calls on Joint Stock permanent capital			$1,167 97
8. (*e*) Dues on instalment building society stock			902 40
C.—Receipts on account of Investments, Loans or Debts.			
(*a*) On mortgages of realty:			
10. (i) Principal		$17,566 67	
11. (ii) Interest		10,730 08	
(*b*) On other securities:			
12. (i) Principal Stock Loans		2,781 44	
13. (ii) Interest or dividends		506 36	
			31,584 55
D.—Receipts from Real Estate Owned Beneficially by Corporation.			
17. (*b*) Rents			534 13
F.—Borrowed Money.			
25. (*a*) Bank overdraft		$2,004 57	
26. (*b*) Borrowed by taking deposits		71,131 48	
27. (*c*) Borrowed on debentures		5,662 62	
			78,798 67
G.—Receipts from other sources, viz.:			
30. (*a*) Interest on Bank account, etc.		$82 72	
(*b*) Sundries		7 00	
			89 72
Total			$114,562 89

CASH ACCOUNT.

Expenditure for the year ending 31st December, 1914.

I.—Expended on Corporation Account.			
A.—Sums Loaned or Invested on Capital Account.			
1. (*a*) Loaned on mortgages of realty		$13,978 38	
(*b*) Loaned on other securities:			
2. (i) Stock Loans		3,497 50	
4. (iii) School Debentures		400 00	
5. (iv) Accrued Interest on School Debentures		550 93	
			$18,426 81
B.—Expended on Stock Account.			
8. Dividends paid on permanent stock		$7,091 87	
12. Paid for terminating stock matured		200 00	
			7,291 87

CASH ACCOUNT.—Continued.

Expenditure for the year ending 31st December, 1914.

C.—Borrowed Money (other than foregoing) or interest thereon paid, viz.:		
18. (*a*) Bank acct.: Principal, $7,335.07; interest, $111.30.	$ 7,446 37	
19. (*b*) Deposits: Principal, $74,538; interest, $2,244.84...	76,783 59	
		$84,229 96
D.—Management Expenses (other than foregoing).		
25. (*a*) Salaries, wages and fees	$866 00	
28. (*d*) Stationery, postage, printing and advertising	239 01	
30. (*f*) Fuel, rent and rates, taxes (other than in 7 and 32)	881 83	
32. (*h*) Registration fees	30 00	
33. (*i*) Other Management Expenditure: Furniture, etc.	16 23	
		2,033 07
E.—Other Expenditure.		
34. (*a*) Real Estate (Head Office)		1,134 79
F.—Balance.		
37. (*b*) Cash on hand		1,446 39
Total		$114,562 89

MISCELLANEOUS STATEMENT FOR THE YEAR ENDING 31ST DECEMBER, 1914.

1. Amount of debentures maturing in 1915: Issued in Canada, $600.40; issued elsewhere, none.
2. Amount of other existing obligations which will mature in 1915, none.
3. Amount of securities held by the Corporation which will mature and become payable to the Corporation in 1915, $18,461.00.
4. Average rate of interest per annum paid by the Corporation during 1914: On deposits, 4%; on debentures, 4¾%; on debenture stock, none.
5. Average rate of interest per annum received by the Corporation during 1914: (*a*) On mortgages of realty; (*b*) On other securities.
   (i) Owned beneficially by the Corporation: (*a*) 6½%; (*b*) 6%.
   (ii) Not owned beneficially: (*a*) None; (*b*) none.
6. Of the mortgages owned beneficially by the Corporation, all is on realty situate in Ontario, and none is on realty situate elsewhere.
7. Of the mortgages not owned beneficially by the Corporation, none is on realty situate in Ontario, and none is on realty situate elsewhere.
8. Loans written off or transferred to real estate account during 1914, viz.:
   (i) Funds or securities owned beneficially, $3,217.12.
   (ii) Not so owned, none.
9. Number and aggregate amount of mortgages upon which compulsory proceedings have been taken by the Corporation in 1914, viz.:
   (i) Owned beneficially: No., 1; Amount, $3,217.12.
   (ii) Not so owned: No., none; Amount, none.
10. Aggregate market value of land mortgaged to the Corporation:
   (i) Mortgages owned beneficially, $607,100.
   (ii) Not so owned, none.
11. How often are the securities held by the Corporation valued? When loan is made and when in arrears.

12. (*a*) Specify the officers of the Corporation who are under bond and for what sum respectively: The Manager, for $1,000.00.
    (*b*) Are the said bonds executed by private sureties or by Guarantee Companies? Guarantee Company.
13. Date when the accounts of the Corporation were last audited: December 31st, 1914.
14. Names and addresses of the auditors respectively for 1914 and for 1915 (if appointed):
    For 1914: A. F. Armstrong and J. C. Kennedy.
    For 1915: A. F. Armstrong and J. C. Kennedy.
15. What were the dividend days of the Corporation in 1914, and what rate or rates of dividend were paid on those days respectively? June 30th and December 31st; 6% per annum.
16. What is the date appointed for the Annual Meeting? February 26th, 1915. Date of last Annual Meeting? February 20th, 1914.
17. Special General Meetings held in 1914: Dates, none.

THE PETERBOROUGH WORKINGMEN'S BUILDING AND SAVINGS SOCIETY.

Head Office, Peterborough, Ontario.

Incorporated under the Building Societies Act (R.S.O., 1887, c. 169) by declaration filed with the Clerk of the Peace for the County of Peterborough, on the 17th January, 1889. (Decl. Book I., 47.)

The lending and borrowing powers are governed by the Loan and Trust Corporations Act, R.S.O., 1914, chap. 184.

Annual Statement

Of the condition and affairs of the Peterborough Workingmen's Building and Savings Society, of Peterborough, at the 31st December, 1914, and for the year ending on that day, made to the Registrar of Loan Corporations for the Province of Ontario, pursuant to the laws of the said Province.

The head office of the Corporation is at George Street, in the City of Peterborough, in the Province of Ontario.

The Board is constituted of nine directors, holding office for one year.

The directors and chief executive officers of the Corporation at the 31st December, 1914, were as follows, together with their respective terms of office:

T. B. McGrath, President, Peterborough;	January, 1914;	December 31st, 1914.
James Lynch, Vice-President, Peterborough;	"	"
R. Sheehy, Director, Peterborough;	"	"
A. Murty, Director, Peterborough;	"	"
E. A. Peck, Director, Peterborough;	"	"
James Garrow, Director, Peterborough;	"	"
S. W. English, Director, Peterborough;	"	"
Geo. Ball, Director, Peterborough;	"	"
Jas. Murty, Treasurer, Peterborough;	"	"
John Corkery, Secretary, Peterborough;	"	"

Schedule B.

Terminating or Withdrawable Stock.

Shares of Terminating or Withdrawable Stock.	No. of shares	Amount.	No.	Amount.
				$ c.
Number and amount in force at 31st December, 1913			823	44,058 87
Number and amount issued during 1914			188	10,992 00
Gross total in force at any time in 1914			1,011	55,050,87
		$ c.		
Deduct as follows:				
Withdrawn and paid off during 1914	41	1,077 37		
Retired by Corporation during 1914	30	4,320 00		
Total deductions	71	5,397 37	71	5,397 37
Net total remaining in force 31st December, 1914			940	$49,653'50

Summary of Terminating or Withdrawable Stock in force at 31st December, 1914:
940 Shares Instalment stock (payable by fixed periodical payments) at $200 per share, on which Shareholders have paid in $49,653.50.

Total amount distributed or credited in:
(1) As interest, $69.33.
Rate of such interest per cent. per annum, 4%.
(2) As dividends out of profits, $3,006.38.
Rate per cent. of such dividends, .07243%.

BALANCE SHEET AS AT 31ST DECEMBER, 1914.

Dr. Capital and Liabilities.

Capital (Liabilities to Stockholders or Shareholders).

B.—Terminating Capital Stock.

17. (*d*) Prepaid stock, less shown in (24); Total issue now in force, 2 shares at $200 per share, on which has been paid into loan fund	$22 00	
19. (*f*) Profits or accrued interest on (17), less shown in 25 and not credited or appropriated	9 68	
20. (*g*) Instalment stock, less shown in 24; Total issue now in force, 938 shares, at $200 per share, on which has been paid in all $, of which sum there has been paid into the loan fund	49,631 50	
21. (*h*) Profits or accrued interest on (20), less shown in (25), and credited or appropriated, but not yet paid	12,032 32	
Total liabilities		$61,695 50

Cr. Assets.

I.—Assets of which the Corporation is the Beneficial Owner.

B.—Debts secured by Mortgages of Land.

9. (*a*) Debts (other than item 10) secured by mortgages of land	$42,509 00	
11. (*c*) Interest due and accrued on (9) not included therein	892 07	
		$43,401 07

C.—Debts not above enumerated for which the Corporation holds securities as follows:

21. (*i*) Debts secured by terminating stock or shares of the Corporation	$15,515 00	
26. (*n*) Interest due or accrued on item (21) and not included therein	99 73	
		15,614 73

E.—Cash.

31. (*a*) On hand and in bank	2,679 70
Total assets	$61,695 50

CASH ACCOUNT.

Receipts for the year ending 31st December, 1914.

I.—Received by the Corporation for its Own Use.

A.—Balances from 31st December, 1913.

		(Col. 2.)	(Col. 4.)
1.	Cash:		
3.	(ii) In bank	$31 15	
	B.—Sums received wholly or partly on Capital Stock.		
7.	(*d*) Sales of prepaid Building Society stock	10,992 00	
	C.—Receipts on account of Investments, Loans or Debts.		
	(*a*) On mortgages of realty:		
10.	(i) Principal	4,305 50	
11.	(ii) Interest	2,581 95	
	(*b*) On other securities:		
12.	(i) Principal stock of Society	2,360 00	
13.	(ii) Interest or dividends	833 88	
	(*c*) Unsecured debts:		
15.	(ii) Interest on bank balances	9 80	
	E.—Miscellaneous.		
20.	(*c*) Membership or entry fees (being income of Corporation)	44 50	
21.	(*d*) Fines	31 24	
	G.—Receipts from Other Sources.		
30.	(*a*) Surplus (over in cash)	12 00	
	Total		$21,202 02

CASH ACCOUNT.

Expenditure for the year ending 31st December, 1914.

I.—Expended on Corporation Account.

A.—Sums Loaned or Invested on Capital Account.

		(Col. 2.)	(Col. 4.)
1.	(*a*) Loaned on mortgages of realty	$4,005 50	
2.	(*b*) Loaned or invested in other securities:		
3.	(ii) Stock of the Society	2,595 00	
			$6,600 50
	B.—Expended on Stock Account.		
11.	Paid for terminating stock withdrawn	$1,077 37	
12.	Paid for terminating stock matured	4,340 00	
13.	Profits paid on (11) and (12)	1,729 33	
			7,146 70
	C.—Borrowed Money (other than foregoing) or interest thereon paid, viz.:		
18.	(*a*) Bank account Principal and interest		2,393 62

CASH ACCOUNT.—Continued.

Expenditure for the year ending 31st December, 1914.

	D.—Management Expenses (other than foregoing).		
25. (*a*)	Salaries, wages and fees	$225 00	
28. (*d*)	Stationery, postage, printing and advertising	21 50	
32. (*h*)	Registration fees	30 00	
			$276 50
	E.—Other Expenditures, viz.:		
34. (*a*)	Promissory note paid	$2,000 00	
35. (*b*)	Interest on loan (promissory note)	105 00	
			2,105 00
	F.—Balance.		
37. (*a*)	Cash on hand and in bank		2,679 70
	Total		$21,202 02

MISCELLANEOUS STATEMENT FOR THE YEAR ENDING 31ST DECEMBER, 1914.

1. Amount of Debentures maturing in 1915: Issued in Canada, none; Issued elsewhere, none.
2. Amount of other existing obligations which will mature in 1915, $7,800.00.
3. Amount of securities held by the Corporation which will mature and become payable to the Corporation in 1915, none.
4. Average rate of interest per annum paid by the Corporation during 1914: On deposits, none; on debentures, none; on debenture stock, none.
5. Average rate of interest per annum received by the Corporation during 1914:
   (*a*) On mortgages of realty; (*b*) On other securities.
   (i) Owned beneficially by the Corporation: (*a*) 6%; (*b*) 6%.
   (ii) Not owned beneficially: (*a*) None; (*b*) none.
6. Of the mortgages owned beneficially by the Corporation, $42,509.00 is on realty situate in Ontario, and none is on realty situate elsewhere.
7. Of the mortgages not owned beneficially by the Corporation, none is on realty situate in Ontario, and none is on realty situate elsewhere.
8. Loans written off or transferred to real estate account during 1914, viz.:
   (i) Funds or securities owned beneficially, none.
   (ii) Not so owned, none.
9. Number and aggregate amount of mortgages upon which compulsory proceedings have been taken by the Corporation in 1914, viz.:
   (i) Owned beneficially: No., none; Amount, none.
   (ii) Not so owned: No., none; Amount, none.
10. Aggregate market value of land mortgaged to the Corporation:
   (i) Mortgages owned beneficially, $65,000.00.
   (ii) Not so owned, none.
11. How often are the securities held by the Corporation valued? When loan is effected.
12. (*a*) Specify the officers of the Corporation who are under bond, and for what sum respectively: Secretary, $1,000.00; Treasurer, $1,000.00.
   (*b*) Are the said bonds executed by private sureties or by Guarantee Companies? Private sureties.
13. Date when the accounts of the Corporation were last audited? January 2nd, 1915.
14. Names and addresses of the auditors respectively for 1914, and for 1915 (if appointed):
   For 1914: James Drain.
   For 1915: James Drain.
15. What were the dividend days of the Corporation in 1914, and what rate or rates of dividend were paid on those days respectively? No dividend days.
16. What is the date appointed for the Annual Meeting? 13th January, 1915. Date of last Annual Meeting? January 5th, 1914.
17. Special General Meetings held in 1914: Dates, none.

III. LOANING LAND COMPANIES.

DETAILED REPORTS OF THE SEVERAL COMPANIES.

THE WALKERVILLE LAND AND BUILDING COMPANY, LIMITED.

Head Office, Walkerville, Ontario.

Incorporated by Letters Patent of Ontario (22nd October, 1890) issued under the Ontario Joint Stock Companies Letters Patent Act, R.S.O. 1887, c. 157.

For the lending and borrowing powers see the above instrument and Act, also R.S.O. 1914, chap. 184.

Annual Statement

Of the condition and affairs of the Walkerville Land and Building Company Limited, Walkerville, Ontario, at the 31st December, 1914, and for the year ending on that day, made to the Registrar of Loan Corporations for the Province of Ontario, pursuant to the laws of the said Province.

The head office of the Corporation is on Sandwich Street, in the Town of Walkerville, in the Province of Ontario.

The Board is constituted of five directors, holding office for one year.

The directors and chief executive officers of the Corporation at the 31st December, 1914, were as follows, together with their respective terms of office:

E. Chandler Walker, President, Walkerville, Ont.; Jan. 29th, 1914 F. H. Walker, Vice-President, Walkerville, Ont.; J. Harrington Walker, Vice-President, Walkerville, Ont.; Harrington E. Walker, Director, Walkerville, Ont.; Hiram H. Walker, Director, Walkerville, Ont.; Douglas F. Matthew, Secretary, Walkerville, Ont.	In one year, or when their successors are appointed.

A.—Permanent capital stock: Total amount authorized, $1,000,000; total amount subscribed, $1,000,000, as more particularly set out in Schedule A hereto.

Schedule A.

Class 2.—Fixed and permanent capital stock created by virtue of Joint Stock Companies Acts or Private Acts.

Last call made: January 1st, 1891; rate per cent. 50 per cent.; gross amount, $500,000; amount paid thereon, $500,000.

Description.	No. of shares.	Par value of shares.	Total amount held.	Total amount paid thereon.
		$	$	$
1. 50 per cent. called	10,000	100	1,000,000	500,000

LIST OF SHAREHOLDERS AS AT 31st DECEMBER, 1914.

(Not printed.)

BALANCE SHEET AS AT 31ST DECEMBER, 1914.

Dr. Capital and Liabilities.

Capital (Liabilities to Stockholders or Shareholders).			
A.—Permanent Capital Stock or Shares.			
1. (*b*) Ordinary joint stock capital, 50 per cent. called; total called, $500,000; total paid thereon		$500,000 00	
5. (*e*) Unappropriated profits in respect of (2)		254,509 70	
			$754,509 70
Liabilities to the Public.			
29. Debentures issued in Canada		$500,000 00	
37. Owing to banks		48,000 00	
41. Other liabilities to public:			
42. (*a*) Loan		23,000 00	
44. (*c*) Accounts payable		8,515 19	
			579,515 19
Total			$1,334,024 89

Cr. Assets.

I.—Assets of which the Corporation is the Beneficial Owner.			
A.—Immovable Property Owned Beneficially by the Corporation.			
5. (*b*) Freehold land (including buildings) other than foregoing			1,129,347 78
B.—Debts secured by Mortgages of Land.			
9. (*a*) Debts (other than item 10) secured by mortgages of land			50,780 00
C.—Debts not above enumerated.			
22. (*j*) Debts secured by retaining titles, being amounts outstanding on sales and advances			138,189 66
E.—Cash.			
31. (*a*) On hand and in bank			5,446 77
F.—Assets not hereinbefore mentioned.			
37. (*a*) Furniture		$611 18	
38. (*b*) Accounts receivable		3,128 60	
39. (*c*) Rents accrued		3,730 51	
40. (*d*) Insurance unearned		1,983 94	
41. (*e*) Tools and implements		295 35	
42. (*f*) Automobile		511 10	
			10,260 68
Total assets			$1,334,024 89

CASH ACCOUNT.

Receipts for the year ending 31st December, 1914.

	I.—Received by the Corporation for its Own Use.	
	A.—Balances from 31st December, 1913.	
2.	(i) On hand and in bank	$3,942 71
	D.—Receipts from Real Estate Owned Beneficially by Corporation.	
17. (*b*)	Rents	74,941 83
	F.—Borrowed Money.	
25. (*a*)	Bank loan	38,850 00
	G.—Receipts from Other Sources.	
30. (*a*)	From sales and loans	54,239 87
(*b*)	From interest	8,900 91
(*c*)	From loan	10,000 00
	Fire loss	1,031 26
	Total	$191,906 58

CASH ACCOUNT.

Expenditure for the year ending 31st December, 1914.

	I.—Expended on Corporation Account.	
	A.—Sums Loaned or Invested on Capital Account.	
6. (*c*)	Real estate, built and improved	$82,455 54
	C.—Borrowed Money (other than foregoing) or interest thereon paid.	
24. (*g*)	Interest on debentures	22,500 00
	Ordinary interest	2,063 44
	D.—Management Expenses (other than foregoing).	
25. (*a*)	Salaries and supplies, rents	2,902 18
30. (*f*)	Fuel, water and light	4,327 51
	E.—Other Expenditure, viz.:	
	Expense	1,091 04
34. (*a*)	Government fees and taxes	740 00
35. (*b*)	Municipal taxes	20,519 44
36. (*c*)	Repairs and maintenance	20,503 03
	Money loaned	27,182 88
	Accounts paid	1,535 88
	Automobile	638 87
	F.—Balance.	
37. (*b*)	Cash on hand and in bank	5,446 77
	Total	$191,906 58

MISCELLANEOUS STATEMENT FOR THE YEAR ENDING 31ST DECEMBER, 1914.

1. Amount of debentures maturing in 1915: Issued in Canada, none; issued elsewhere, none.
2. Amount of other existing obligations which will mature in 1915: $8,515.19.
3. Amount of securities held by the Corporation which will mature and become payable to the Corporation in 1915: $3,128.60.
4. Average rate of interest per annum paid by the Corporation during 1914: On deposits, none; on debentures, 4½%; on debenture stock, none.
5. Average rate of interest per annum received by the Corporation during 1914: (*a*) On mortgages of realty; (*b*) on other securities:
   (i) Owned beneficially by the Corporation: (*a*) Six per cent.; (*b*) Six per cent.
   (ii) Not owned beneficially: (*a*) none; (*b*) none.
6. Of the mortgages owned beneficially by the Corporation, $50,780 is on realty situate in Ontario, and none is on realty situate elsewhere.
7. Of the mortgages not owned beneficially by the Corporation, none is on realty situate in Ontario, and none is on realty situate elsewhere.
8. Loans written off or transferred to real estate account during 1914, viz.:
   (i) Funds or Securities owned beneficially, none.
   (ii) Not so owned, none.
9. Number and aggregate amount of mortgages upon which compulsory proceedings have been taken by the Corporation in 1914, viz.:
   (i) Owned beneficially, No., none; amount, none.
   (ii) Not so owned, No., none; amount, none.
10. Aggregate market value of land, including buildings thereon, mortgaged to the Corporation:
   (i) Mortgages owned beneficially, $105,000.
   (ii) Not so owned, none.
11. How often are the securities held by the Corporation valued? At least annually.
12. (*a*) Specify the officers of the Corporation who are under bond, and for what sum respectively. Treasurer, $5,000; Cashier, $5,000; Bookkeeper, $2,000.
   (*b*) Are the said bonds executed by private sureties or by Guarantee Companies? Private sureties.
13. Date when the accounts of the Corporation were last audited: February 8th, 1915.
14. Names and addresses of the auditors respectively for 1914 and for 1915 (if appointed):
   For 1914: R. L. Daniels, Alfred Miers.
   For 1915: Alfred Miers, R. L. Daniels.
15. What were the dividend days of the Corporation in 1914, and what rate or rates of dividend were paid on those days respectively?
16. What is the date appointed for the Annual Meeting? 2nd Tuesday in February. Date of last Annual Meeting? February 9th, 1915.
17. Special General Meetings held in 1914: Dates, none.

THE PROVIDENT INVESTMENT COMPANY.

Head Office, Toronto, Ontario.

Incorporated on 3rd November, 1893, by Letters Patent of Ontario, issued under the Ontario Joint Stock Companies Act (R.S.O. 1887, c. 157).

For the lending and borrowing powers see the Letters Patent (which contain special limitations).

By Letters Patent of Ontario, dated January 9th, 1912, the Company renounced its borrowing powers and accepted those provided in the Loan Corporation Act (R.S.O. 1897, c. 205), and amending Acts.

Annual Statement

Of the conditions and affairs of The Provident Investment Company, at the 31st of December, 1914, and for the year ending on that day, made to the Registrar of Loan Corporations for the Province of Ontario, pursuant to the laws of the said Province.

The head office of the Corporation is at No. 44 King Street West, in the City of Toronto, in the Province of Ontario.

The Board is constituted of five directors holding office for one year.

The directors and chief executive officers of the Corporation at the 31st December, 1914, were as follows, together with their respective terms of office:

H. C. Cox, President, Toronto.	July 24th, 1914; January 25th, 1915.
A. H. Cox, Vice-President, Toronto;	" "
G. A. Morrow, Director, Toronto;	January 21st, 1914; "
F. W. Cox, Director, Toronto.	December 18th, 1914; "
E. T. Malone, Director, Toronto;	January 24th, 1914; "
A. H. Cox, Manager, Toronto;	
R. G. Roberts, Secretary, Toronto;	

A. Permanent capital stock: Total amount authorized, $1,800,000; total amount subscribed, $500,000, as more particularly set out in Schedule A hereto.

Schedule A.

Class 2.—Fixed and permanent capital stock created by virtue of Joint Stock Companies' Acts or Private Acts.

Description.	No. of shares.	Par value of shares.	Total amount held.	Total amount paid thereon.	Total remaining unpaid on calls.
		$	$	$	$
1. Fully called	5,000	100	500,000	500,000	.....

LIST OF SHAREHOLDERS AS AT 31st DECEMBER, 1914.

(Not printed.)

BALANCE SHEET AS AT 31st DECEMBER, 1914.

Dr. Capital and Liabilities.

Capital Liabilities to Stockholders or Shareholders.			
A.—Permanent Capital Stock or Shares.			
1. (*a*) Ordinary joint stock capital fully called; total called, $500,000; total paid thereon		$500,000 00	
4. (*d*) Dividends declared in respect of (1) not yet paid		25,000 00	
5. (*e*) Unappropriated profits in respect of (1)		26,330 80	
6. (*f*) Reserve Fund in respect of (1)		375,000 00	
			$926,330 80
Liabilities to the Public.			
37. Owing to banks, loans against security of bonds, stocks and debentures, including interest accrued to date			1,237,663 73
42. (*a*) Agency Account. Amount owing to syndicate			145 46
Total liabilities			$2,164,139 99

Cr. Assets.

I.—Assets of which the Corporation is the Beneficial Owner.			
A.—Immovable Property Owned Beneficially by Corporation.			
5. (*b*) Freehold land (including buildings) other than foregoing		$577,067 09	
7. (*d*) Less amount to credit of tenants' account		172 00	
			$576,895 09
B.—Debts secured by mortgages of Land.			
9. (*b*) Debts (other than item 10) secured by mortgages of land		$35,324 41	
11. (*c*) Interest due and accrued on item 9 and not included therein		1,236 85	
			36,561 26
C.—Debts not above enumerated for which the Corporation holds securities as follows:			
14. (*b*) Debts secured by bonds, stocks and debentures		$179,766 62	
26. (*n*) Interest due and accrued on item 14 and not included therein		1,372 60	
			181,139 22
27. (*a*) Bonds, stocks and debentures		$1,340,050 76	
28. (*b*) Accrued interest on bonds, stocks and debentures		15,827 69	
			1,355,878 45
E.—Cash.			
31. (*a*) Deposited in Loan Company and Bank			13,665 97
Total			$2,164,139 99

CASH ACCOUNT.

Receipts for the year ending 31st December, 1914.

	I.—Received by the Corporation for its Own Use.		
	A.—Balances from 31st December, 1913.		
	(1) Cash (not already shown under (1)):		
3.	(ii) In bank		$9,792 17
	C.—Received on account of Investments, Loans or Debts.		
	(*a*) On Mortgages of realty:		
10.	(i) Principal	$19,366 10	
11.	(ii) Interest	1,059 55	
			20,425 65
	(*b*) Bonds, stocks and debentures owned by Company:		
12.	(i) Principal	$243,053 01	
13.	(ii) Interest or dividends	75,871 14	
			318,924 15
	(iii) Profits from sale of securities		14,676 21
14.	(i) Loans secured by bonds, stocks and debentures	$129,857 34	
15.	(iii) Interest	7,369 05	
			137,226 39
	D.—Receipts from Real Estate Owned Beneficially by Corporation.		
16.	(*a*) Sales not included in any of the foregoing items	$240,689 55	
17.	(*b*) Rents	2,886 69	
			243,576 24
	(*c*) Profits from sales of Real Estate		37,403 35
	E.—Miscellaneous.		
18.	(*a*) Commission, brokerage (or remuneration as corporate Agent, Trustee, etc.)		359 23
	F.—Borrowed Money.		
25.	(*a*) Bank or other advances, overdrafts		449,683 27
	G.—Receipts From Other Sources.		
30.	(*a*) Syndicate for which we are agents	$26,162 09	
	(*c*) Less overdraft in bank, December 31st, 1913	1,149 54	
			25,012 55
	Total		$1,257,079 21
	II.—Received as Corporate Trustee, Representative, Guardian or Agent in Trust.		
	A.—Balances from 31st December, 1913.		

CASH ACCOUNT.—Continued.

Receipts for the year ending 31st December, 1914.

	C.—Receipts from Real Estate.		
38. (*b*)	Rents		$11,037 09
	D.—Receipts from other Sources, viz.:		
39. (*a*)	Received from Syndicate	$15,125 00	
41. (*c*)	Less overdraft in bank for Syndicate account	1,149 54	
			13,975 46
	Totals		$25,012 55

CASH ACCOUNT.

Expenditure for the year ending 31st December, 1914.

		(Col. 1.)	(Total Col. 4.)
	I.—Expended on Corporation Account.		
1. (*a*)	Loaned on mortgages of realty		$32,047 85
(*b*)	Loaned or invested in other securities, viz.:		
2.	(i) Loaned on security of bonds, stocks and debentures		216,339 65
4.	(iii) Purchase of bonds, stocks and debentures		21,555 21
6. (*c*)	Real estate purchased		210,538 87
	B.—Expended on Stock Account.		
8.	Dividends paid on Permanent Stock. (Extend into Column 1)	$50,000 00	50,000 00
	C.—Borrowed Money (other than foregoing) or interest paid theron, viz.:		
18. (*a*)	Repayment of bank advances { Principal	$586,052 10	
	{ Interest	86,958 44	
			673,010 54
	D.—Management Expenses (other than foregoing).		
25. (*a*)	Salaries, wages and fees	$6,116 76	
26. (*b*)	Commission or brokerage	1,130 00	
28. (*d*)	Stationery, postage, printing and advertising	2,568 45	
29. (*e*)	Law costs	502 44	
30. (*f*)	Fuel, rent, taxes (other than 7 and 32) and rates	1,764 94	
32. (*h*)	Registration fees	155 00	
33. (*i*)	Other management expenditure	585 30	
			12,822 89
	E.—Other Expenditures.		
34. (*a*)	Taxes and insurance		2,231 14
	Paid out for syndicate for which we are agents		24,867 09
	Paid out on deposits belonging to syndicate		145 46
	F.—Balance.		
39.	(ii) Cash in Loan and Savings Co. and bank		13,520 51
	Total		$1,257,079 21

CASH ACCOUNT.—Continued.

Expenditure for the year ending 31st December, 1914.

	II.—Expended on Trust or Agency Account.		
	B.—Other Expenditures.		
50.	(*a*) Commission or remuneration paid for management of estate, trust or agency	$286 88	
51.	(*b*) Taxes	3,528 39	
52.	(*c*) Debts or obligations wholly or partly paid: Principal, $10,000.00; interest, $5,125	15,125 00	
53.	(*d*) Caretaking and repairs and insurance	5,926 82	
			$24,867 09
	C.—Balance.		
55.	(i) Cash in Central Canada Loan Co.		145 46
	Totals		$25,012 55

Miscellaneous Statement for the Year Ending 31st December, 1914.

1. Amount of debentures maturing in 1915: Issued in Canada, none; issued elsewhere, none.
2. Amount of other existing obligations which will mature in 1915, none.
3. Amount of securities held by the Corporation which will mature and become payable to the Corporation in 1915, none.
4. Average rate of interest per annum paid by the Corporation during 1914: On deposits, none; on debentures, none; on debenture stock, none.
5. Average rate of interest per annum received by the Corporation during 1914: (*a*) On mortgages of realty; (*b*) On other securities.
   (i) Owned beneficially by the Corporation: (*a*) 5.20%; (*b*) Fluctuates.
   (ii) Not owned beneficially: (*a*) None; (*b*) None.
6. Of the mortgages owned beneficially by the Corporation, $32,950.00 is on realty situate in Ontario, and $3,611.25 is on realty situate elsewhere.
7. Of the mortgages not owned beneficially by the Corporation, none is on realty situate in Ontario, and none is on realty situate elsewhere.
8. Loans written off or transferred to real estate account during 1914, viz.:
   (i) Funds or securities, none.
   (ii) Not so owned, none.
9. Number and aggregate amount of mortgages upon which compulsory proceedings have been taken by the Corporation in 1914, viz.:
   (i) Owned beneficially, No., none. Amount, none.
   (ii) Not so owned, No., none. Amount, none.
10. Aggregate market value of land mortgaged to the Corporation:
   (i) Mortgages owned beneficially, $100,691.01.
   (ii) Not so owned, none.
11. How often are the securities held by the Corporation valued? Yearly.
12. (*a*) Specify the officers of the Corporation who are under bond and for what sum respectively, none.
   (*b*) Are the said bonds executed by private sureties or by Guarantee Companies? None.
13. Date when the accounts of the Corporation were last audited? December 31st, 1914.
14. Names and addresses of the auditors respectively for 1914 and for 1915 (if appointed):
   For 1914: A. B. Fisher and R. T. Thompson, both of Toronto.
   For 1915: A. B. Fisher and R. T. Thompson, both of Toronto.
15. What were the dividend days of the Corporation in 1914, and what rate or rates of dividend were paid on those days respectively? 5% January 2nd, 1914, and 5% July 2nd, 1914.
16. What is the date appointed for the Annual Meeting? January 20th, 1915. Date of last Annual Meeting? January 21st, 1914.
17. Special General Meetings held in 1914: Dates, none held.

THE TORONTO SAVINGS AND LOAN COMPANY.

Head Office, Peterborough, Ontario.

Incorporated as "The Toronto Real Estate Investment Company," by Letters Patent of Ontario (June 15th, 1885), issued under the Ontario Joint Stock Companies' Letters Patent Act, R.S.O. 1877, c. 150. Supplementary Letters Patent of Ontario (29th December, 1877), were issued under R.S.O. 1887, c. 157, defining the borrowing powers, etc. Further Supplementary Letters Patent of Ontario (25th September, 1889) were issued under the last mentioned Act, increasing the capital stock from $400,000 to $2,000,000. Further Supplementary Letters Patent of Ontario (30th March, 1891) were issued under the same Act, conferring agency powers on the Company. The Corporate name was by Order-in-Council (2nd April, 1891) changed to "The Toronto Savings and Loan Company."

For the lending and borrowing powers, see the Letters Patent and the Acts, R.S.O. 1877, c. 150; R.S.O. 1887, c. 157; R.S.O. 1914, chap. 184.

Annual Statement

Of the condition and affairs of the Toronto Savings and Loan Company, of Peterborough, Ontario, at the 31st December, 1914, and for the year ending on that day, made to the Registrar of Loan Corporations for the Province of Ontario, pursuant to the laws of the said Province.

The head office of the Corporation is at No. 437 George Street South, in the City of Peterborough, in the Province of Ontario.

The Board is constituted of six directors, holding office for one year.

The directors and chief executive officers of the Corporation at the 31st December, 1914, were as follows, together with their respective terms of office:

H. C. Cox, President, Toronto;	21st September, 1914;	22nd January, 1915.
W. G. Morrow, Vice-President, Peterborough;	24th January, 1914;	22nd January, 1915.
Richard Hall, Vice-President, Peterborough;	"	"
E. R. Wood, Director, Toronto;	"	"
D. W. Dumble, Director, Peterborough;	"	"
E. T. Malone, Director, Toronto;	"	"
W. G. Morrow, Managing Director, Peterborough;	"	"
H. W. Morphet, Secretary, Peterborough.		

A. Permanent capital stock: Total amount authorized, $2,000,000; total amount subscribed, $1,000,000, as more particularly set out in Schedule A hereto.

Schedule A.

Class 2.—Fixed and permanent capital stock created by virtue of Joint Stock Companies' Acts or by Private Acts.

Last call made, date 31st May, 1902; rate per cent., 40 per cent.; gross amount, $400,000. Amount paid thereon, $400,000.

Description.	No. of shares.	Par value of shares.	Total amount held.	Total amount paid thereon.	Total remaining unpaid thereon.
		$	$	$	$
2. Fully called	10,000	100	1,000,000	1,000,000	.....

LIST OF SHAREHOLDERS AS AT 31st DECEMBER, 1914.

(Not printed.)

BALANCE SHEET AS AT 31st DECEMBER, 1914.

Capital and Liabilities.

Capital Liabilities to Stockholders or Shareholders.		
A.—Permanent Capital Stock or Shares.		
1. (*a*) Ordinary joint stock capital fully called; total called, $1,000,000; total paid thereon	$1,000,000 00	
4. (*d*) Dividends declared in respect of (1), but not yet paid	25,000 00	
6. (*f*) Reserve fund in respect of (1)	850,000 00	
7. (*g*) Contingent fund in respect of (1)	95,993 12	
		$1,970,993 12
Liabilities to the Public.		
27. Deposits: Right reserved to require 30 days' notice of withdrawal	$408,245 75	
28. Interest on deposits, due or accrued or capitalized	3,669 97	
29. Debentures issued in Canada	466,065 00	
30. Interest due and accrued on (29)	7,362 68	
31. Debentures issued elsewhere than in Canada	1,009,970 40	
32. Interest accrued on (31)	5,979 49	
40. Other liabilities to the public, viz.:		
41. (*a*) Sundry accounts due by Company	3,779 40	
		1,905,072 69
Total liabilities		$3,876,065 81

Cr. Assets.

I.——Assets of which the Corporation is the Beneficial Owner.		
A.—Immovable Property Owned Beneficially by Corporation.		
5. (*b*) Freehold land (including buildings) other than foregoing	$772,045 70	
6. (*c*) Leasehold land (including buildings) other than foregoing	40,000 00	
		$812,045 70
B.—Debts secured by Mortgages of Land.		
9. (*a*) Debts (other than item 10) secured by mortgages of land	$218,406 59	
11. (*c*) Interest due and accrued on item (9)	13,214 50	
		231,621 09
C.—Debts not above enumerated for which the Corporation holds securities as follows:		
22. (*j*) Debts secured by stocks and bonds	$2,701,246 11	
25. (*n*) Interest due or accrued on item (22) and not included therein	44,425 55	
		2,745,671 66
D.—Unsecured Debts.		
27. (*a*) Sundry accounts due to Company		3,300 22

BALANCE SHEET.—Continued.

E.—Cash.

31. (*a*) On hand		$2,808 81	
32. (*b*) In banks		80,618 33	
			$83,427 14
Total assets			$3,876,065 81

CASH ACCOUNT.

Receipts for the year ending 31st December, 1914.

I.—Received by the Corporation for its Own Use.

A.—Balances from 31st December, 1913.

	(Col. 1.)	(Total Col. 2.)
1. (*b*) Cash (not already shown under (1)):		
2. (i) On hand	.....	$2,429 36
3. (ii) In bank	.....	99,598 85

C.—Receipts on account of Investments, Loans or Debts.

(*a*) On mortgages of realty:		
10. (i) Principal	$156,688 18	
11. (ii) Interest	16,738 00	
		173,426 18
(*b*) Stocks and bonds owned by Company:		
12. (i) Principal	$195,685 63	
13. (ii) Interest or dividends together with profits on stocks and bonds	185,754 75	
		381,440 38

D.—Receipts from Real Estate Owned Beneficially by Corporation.

16. (*a*) Sales (not included in any of the foregoing items)	$6,214 24	
17. (*b*) Rents, together with profit from sales of property.	83,960 76	
		90,175 00

F.—Borrowed Money.

26. (*b*) Borrowed by taking deposits	.....	638,943 22
27. (*c*) Borrowed on debentures	.....	162,496 57

G.—Receipts from other sources, viz.:

30. (*a*) Sundry accounts due to Company	.....	8,825 38
Total		$1,557,334 94

CASH ACCOUNT.

Expenditure for the year ending 31st December, 1914.

I.—Expended on Corporation Account.

A.—Sums Loaned or Invested on Capital Account.

CASH ACCOUNT.—Continued.

Expenditure for the year ending 31st December, 1914.

		(Col. 1.)	(Total, Col. 4.)
1.	(*a*) Loaned on mortgages of realty	.....	$4,675 00
	(*b*) Loaned on or invested in other securities, viz.:		
2.	(ii) Stocks, bonds and debentures	.....	144,596 54
6.	(*c*) Real estate purchased	.....	212,179 63
	B.—Expended on Stock Account.		
8.	Dividends paid on permanent stock	.....	100,000 00
	C.—Borrowed Money (other than foregoing) or interest thereon paid.		
19.	(*b*) Deposits: Principal, $676,213.88; interest, $15,287.24	.....	691,501 12
20.	(*c*) Debentures issued in Canada: Principal, $55,700; interest, $17,670.26	.....	73,370 26
21.	(*d*) Debentures issued elsewhere: Principal, $112,784.98; interest, $44,476.90	.....	157,261 88
	D.—Management Expenses (other than foregoing).		
25.	(*a*) Salaries, wages and fees, Directors' compensations, etc.	$54,203 24	
26.	(*b*) Commission and brokerage	3,976 36	
28.	(*d*) Stationery, postage, printing and advertising	998 29	
29.	(*e*) Law costs	908 61	
30.	(*f*) Fuel, rent, taxes (other than 7 and 32) and rates	2,019 13	
32.	(*h*) Registration fees	200 00	
			62,305 63
	E.—Other Expenditures, viz.:		
34.	(*a*) Repairs and improvements to property owned	$5,943 01	
35.	(*b*) Taxes on property owned	8,653 98	
36.	(*c*) Insurance on property owned	4,041 99	
	(*d*) Ground rent on leasehold property	1,500 00	
	(*e*) Sundry accounts due by Company	7,878 76	
			28,017 74
	F.—Balance.		
37.	(*a*) Cash on hand and in banks		83,427 14
	Total		$1,557,334 94

MISCELLANEOUS STATEMENT FOR THE YEAR ENDING 31ST DECEMBER, 1914.

1. Amount of debentures maturing in 1915: Issued in Canada, $183,565; issued elsewhere, £51,544.
2. Amount of other existing obligations which will mature in 1915: Exclusive of deposits, none.
3. Amount of securities held by the Corporation which will mature and become payable to the Corporation in 1915: Loans, $151,191.50, subject to call, and $2,594,480 of cashable stocks and bonds.
4. Average rate of interest per annum paid by the Corporation during 1914: On deposits, 3½%; on debentures, 4.256%; on debenture stock, none.
5. Average rate of interest per annum received by the Corporation during 1914: (*a*) On mortgages of realty; (*b*) on other securities:
   (i) Owned beneficially by the Corporation: (*a*) 6%; (*b*) fluctuates.
   (ii) Not owned beneficially: (*a*) nil; (*b*) nil.

6. Of the mortgages owned beneficially by the Corporation, $218,406.59 is on realty situate in Ontario, and nil is on realty situate elsewhere.
7. Of the mortgages not owned beneficially by the Corporation, nil is on realty situate in Ontario, and nil is on realty situate elsewhere.
8. Loans written off or transferred to real estate account during 1914, viz.:
   (i) Funds or securities owned beneficially, nil.
   (ii) Not so owned, nil.
9. Number and aggregate amount of mortgages upon which compulsory proceedings have been taken by the Corporation in 1914, viz.:
   (i) Owned beneficially, No., none; amount, nil.
   (ii) Not so owned, No., none; amount, nil.
10. Aggregate market value of land mortgaged to the Corporation:
   (i) Mortgages owned beneficially, $454,550.
   (ii) Not so owned, nil.
11. How often are the securities held by the Corporation valued? All within one year.
12. (*a*) Specify the officers of the Corporation who are under bond and for what sum respectively. Manager, $5,000. Secretary, $3,000; Accountant, $2,000; Cashier, $5,000.
   (*b*) Are the said bonds executed by private sureties or by Guarantee Companies? Guarantee Company.
13. Date when the accounts of the Corporation were last audited. To 31st December, 1914.
14. Names and addresses of the Auditors respectively for 1914 and for 1915 (if appointed):
   For 1914: James A. Hall and F. J. A. Hall.
   For 1915: James A. Hall and F. J. A. Hall.
15. What were the dividend days of the Corporation in 1914, and what rate or rates of dividend were paid on those days respectively? 1st days January, April, July and October. 2½% (10% for year).
16. What is the date appointed for the Annual Meeting? 22nd January, 1915. Date of last Annual Meeting? 23rd January, 1914.
17. Special General Meetings held in 1914: Dates, none.

THE CANADIAN NORTHERN PRAIRIE LANDS COMPANY, LIMITED.

Head Office, Toronto, Ontario.

Incorporated by Letters Patent of Ontario, issued under The Ontario Companies Act and bearing date 30th May, 1905.

The Company was, by Supplementary Letters Patent, issued under The Loan Corporations Act, bearing date 2nd March, 1909, given the additional powers of a Loaning Land Company, except the power of taking deposits, and was on the 27th May, 1910, granted registry on the Loaning Land Company Register.

Annual Statement

Of the condition and affairs of the Canadian Northern Prairie Lands Company, Limited, at 31st December, 1914, and for the year ending on that day made to the Registrar of Loan Corporations for the Province of Ontario, pursuant to the laws of the said Province.

The head office of the Corporation is at No. 11 Toronto Street, in the City of Toronto, in the Province of Ontario.

The Board is constituted of seven directors, holding office for one year, or until their successors are appointed.

The directors and chief executive officers of the Corporation at 31st December, 1914, were as follows, together with their respective terms of office:

Hugh Sutherland, President, Winnipeg, Man.; D. B. Hanna, Vice-President, Toronto, Ont.; Col. A. D. Davidson, Director, Toronto, Ont.; A J. Mitchell, Director, Toronto, Ont.; Lewis Lukes, Director, Toronto, Ont.; Norman Scott Russell, Director, London, England; T. Blundell Brown, Director, London, England; L. W. Mitchell, Secretary, Toronto, Ont.	Began 14th April, 1914.	Will end when successors are appointed at Annual Meeting of shareholders to be held April 28th, 1915.

A.—Permanent capital stock: Total amount authorized, $5,000,000; total amount subscribed, $1,500,000, as more particularly set out in Schedule A hereto.

Schedule A.

Class 2.—Fixed and permanent capital stock created by virtue of Joint Stock Companies' Acts or Private Acts.

Description.	No. of shares.	Par value.	Total amount held.	Total amount paid thereon.	Total remaining unpaid on calls.
		$	$	$	
Fully called	300,000	5	1,500,000	1,500,000	fully paid.

LIST OF SHAREHOLDERS AS AT 31st DECEMBER, 1914.

(Not printed.)

BALANCE SHEET AS AT 31st DECEMBER, 1914.

Dr. Capital and Liabilities.

Capital (Liabilities to Stockholders or Shareholders).	
A.—Permanent Capital Stock or Shares.	
1. (*a*) Ordinary joint stock capital fully called; total called, $1,500,000; total paid thereon	$1,500,000 00
5. (*e*) Unappropriated profits in respect of (1)	398,518 83
6. (*f*) Reserve fund in respect of (1)	1,500,000 00
Liabilities to the Public.	
40. Other liabilities to the public, viz.:	
42. (*b*) Commissions due and deferred	37,814 15
43. (*c*) Sundry accounts	17,165 97
Total liabilities	$3,453,498 95

Cr. Assets.

I.—Assets of which the Corporation is the Beneficial Owner.	
A.—Immovable Property Owned Beneficially by Corporation.	
5. (*b*) Freehold land (including buildings) other than foregoing—land account	$200,998 05
B.—Debts secured by Mortgages of Land, etc.	
9. (*a*) Debts (other than item 10) secured by mortgages of land	437,186 34
10. (*b*) Debts secured, land sales, contracts	582,323 97
(*bb*) Debts secured by land held by the Company as mortgagee in possession, or secured by land for the rents and profits of which the Company is accountable	248,315 47
11. (*c*) Interest due or accrued on items 9 and 10, and not included therein	138,895 56
C.—Debts not above enumerated, for which the Corporation holds security, as follows:	
13. (*a*) Debts secured by accepted Bills of Exchange	7,072 49
14. (*b*) Debts secured by municipal bonds or debentures	12,000 00
20. (*h*) Debts secured by permanent stock of shares of Corporation	14,022 37
22. (*j*) Debts secured by stocks, bonds, etc.	1,470,607 50
24. (*l*) Debts secured by equipment securities	45,000 00
26. (*n*) Interest due or accrued	1,698 72
E.—Cash.	
32. (*b*) In banks	116,959 52
Accrued interest on bank balances	225 73
F.—Assets not hereinbefore mentioned.	
37. (*a*) Bonds and debentures	164,584 06
38. (*b*) Accrued interest on 37 (*a*)	7,164 48
39. (*c*) Tax certificates	6,444 69
Total assets	$3,453,498 95

CASH ACCOUNT.

Receipts for the year ending 31st December, 1914.

I.—Received by the Corporation for its Own Use.

Balances from 31st December, 1913.

		(Total, Col. 4.)
	(*b*) Cash (not already shown under (1)):	
3.	(ii) In banks	$42,044 46

C.—Receipts on account of Investments, Loans or Debts.

	(*a*) On mortgages of realty:	
10.	(i) Principal	81,304 75
11.	(ii) Interest	26,406 15
	(*b*) On other securities	
12.	(i) Principal	226,831 50
13.	(ii)	
	(*c*) Unsecured debts:	
14.	(i) Principal	2,914 92
15.	(ii) Interest	
	Total	$379,501 78

CASH ACCOUNT.

Expenditure for the year ending 31st December, 1914.

I.—Expended on Corporation Account.

A.—Sums Loaned or Invested on Capital Account.

		(Total, Col. 4.)
1.	(*a*) Loaned on mortgages of realty	$11,808 37
	(*b*) Loaned or invested in other securities:	
2.	(i) Call loans	62,021 79
3.	(ii) Accepted bills of exchange	7,000 00
4.	(iii) Equipment securities	45,000 00

B.—Expended on Stock Account.

8.	Dividend paid on permanent stock	105,934 40

D.—Management Expenses.

30.	(*f*) Salaries, wages, commissions, taxes, office expense, etc.	4,657 55

E.—Other Expenditures.

34.	(*a*) Re land sales commissions, expenses, refunds and miscellaneous.	26,120 15

F.—Balance.

37.	(*b*) Cash in banks	116,959 52
	Total	$379,501 78

MISCELLANEOUS STATEMENT FOR THE YEAR ENDING 31ST DECEMBER, 1914.

1. Amount of debentures maturing in 1915: Issued in Canada, nil; Issued elsewhere, nil.
2. Amount of other existing obligations which will mature in 1915: Nil.
3. Amount of securities held by the Corporation which will mature and become payable to the Corporation in 1915: $152,843.49 approximately.
4. Average rate of interest per annum paid by the Corporation during 1914 on deposits, nil; on debentures, nil; on debenture stock, nil.
5. Average rate of interest per annum received by the Corporation during 1914: (*a*) On mortgages of realty; (*b*) on other securities:
   (i) Owned beneficially by the Corporation: (*a*) 6½%; (*b*) 6%.
   (ii) Not owned beneficially; (*a*) nil; (*b*) nil.
6. Of the mortgages owned beneficially by the Corporation, $6.500.00 is on realty situate in Ontario, and $430,686.34 is on realty situate elsewhere.
7. Of the mortgages not owned beneficially by the Corporation, nil is on realty situate in Ontario, and nil is on realty situate elsewhere.
8. Loans written off or transferred to real estate account during 1914, viz.:
   (i) Funds or securities owned beneficially, nil.
   (ii) Not so owned, nil.
9. Number an aggregate amount of mortgages upon which compulsory proceedings have been taken by the Corporation in 1914, viz.:
   (i) Owned beneficially, No., nil. Amount, nil.
   (ii) Not so owned, No., nil. Amount, nil.
10. Aggregate market value of land mortgaged to the Corporation:
   (i) Mortgages owned beneficially—
   (ii) Not so owned: None.
11. How often are the securities held by the Corporation valued? Running valuation.
12. (*a*) Specify the officers of the Corporation who are under bond and for what sum respectively. Davidson & McRae, Sales Agents, $10,000.00.
   (*b*) Are the said bonds executed by private sureties or by Guarantee Companies? Guarantee Company.
13. Date when the accounts of the Corporation were last audited. December 31st, 1914.
14. Names and address of the auditors respectively for 1914 and for 1915 (if appointed):
   For 1914: T. J. Macabe and H. G. Foreman.
   For 1915:
15. What were the dividend days of the Corporation in 1914, and what rate or rates of dividend were paid on those days respectively? April 1st and October 1st, 6% and 5% respectively.
16. What is the date appointed for the Annual Meeting? 4th Wednesday in January. Date of last Annual Meeting? April 14th, 1914.
17. Special General Meetings held in 1914. Dates, nil.

THE SCOTTISH ONTARIO AND MANITOBA LAND COMPANY (LIMITED).

Head Office, Glasgow, Scotland.

Constating Instruments.

Certificate of Incorporation (15th Dec., 1879), issued by Registrar of Joint Stock Companies for Scotland, under the Companies Act, 1862, 1867 and 1877.

Memorandum of Association and Articles of Association (both of the 12th Dec., 1870) under the above Acts and amendments to 73rd Article made 24th April, 1882.

For the lending and borrowing powers see the Memorandum of Association and the Articles of Association, and the (Imp.) Companies' Act 1862 to 1893; also for transactions in Ontario, see the Loan and Trust Corporations Act, 2 Geo. V., c. 34.

Annual Statement

Of the condition and affairs of the Scottish Ontario and Manitoba Land Company (Limited), of Glasgow, Scotland, at the 31st December, 1914, and for the year ending on that day, made to the Registrar of Loan Corporations for the Province of Ontario, pursuant to the laws of the said Province.

The head office of the Company is at No. 205 St. Vincent Street, in the City of Glasgow, Scotland.

The chief agency for Ontario is situate at No. 156 Yonge Street, in the City of Toronto, in the Province of Ontario.

The Chief Agents and Attorneys for Ontario are Thomas Langton, Herbert Macdonald Mowat, and Roderick James Maclennan (or any one of them), and their address is 156 Yonge Street, Toronto, in the Province of Ontario.

The Board is constituted of six directors, holding office for the term of three years:

The directors and chief executive officers of the Corporation at the 31st December, 1914, were as follows, together with their respective terms of office:

Robert Anderson, Chairman, Glasgow;	16 April, 1914; April, 1917.
John Ramsay Smith, Director, Peebles;	5 Mch., 1914; April, 1915.
James M. Mathieson, Director, Glasgow;	26 Mch., 1914; April, 1916.
R. W. Henry, Director, Glasgow;	14 April, 1913; April, 1916.
George M. Currie, C.A., Director, Edinburgh;	11 April, 1912; April, 1915.
Frederick P. Milligan, Director, Edinburgh;	16 April, 1914; April, 1917.
James Muirhead, Secretary, Glasgow, Scotland;	Permanent Official.

A.—Permanent capital stock: Total amount authorized, $730,000.00; total amount subscribed, $547,500, as more particularly set out in Schedule A hereto.

Schedule A.

Class 2.—Fixed and permanent Capital Stock created by virtue of Joint Stock Companies' Acts or Private Acts.

Last call made:—Date, 30th June, 1913; rate per cent., 66⅔ on 12,500 shares; gross amount, $121,666.67; amount paid thereon, $121,666.67.

Description.	No. of shares.	Par value of shares.	Total amount held.	Total amount paid thereon.	Total remaining unpaid on calls.
		$ c.	$ c.	$ c.	$
66⅔ per cent. called stock.....	37,500	14.60	547,500 00	365,000 00	.....

LIST OF SHAREHOLDERS AS AT 31st DECEMBER, 1914.

(Not printed.)

BALANCE SHEET AS AT 31ST DECEMBER, 1914.

Dr. Capital and Liabilities.

Capital (Liabilities to Stockholders or Shareholders).		
A.—Permanent Capital Stock or Shares.		
2. (*b*) Ordinary joint stock capital, 66⅔ per cent., called; total called, $365,000; total paid thereon.....	$365,000 00	
4. (*d*) Dividends declared in respect of (2), but not yet paid.....	452 09	
5. (*e*) Unappropriated profits in respect of (2).....	209,743 30	
6. (*f*) Reserve fund in respect of (2).....	48,666 67	
		$623,862 06
Liabilities to the Public.		
31. Debentures issued elsewhere than in Canada.....	$493,784 17	
32. Interest due and accrued on (31).....	2,716 12	
40. Other liabilities to the public, viz.:		
42. (*a*) Suspense account for unadjusted balance of joint account.....	21,294 44	
43. (*b*) Sundry debts	10,186 40	
		527,981 13
Total liabilities		$1,151,843 19

Cr. Assets.

I.—Assets of which the Corporation is the Beneficial Owner.		
A.—Immovable Property Owned Beneficially by Corporation.		
1. (*a*) Office premises, situate as follows:		
2. (i) At Main Street, Winnipeg, held in freehold.	$20,000 00	
5. (*b*) Freehold land (including buildings) other than foregoing.....	155,269 55	
		$175,269 55
D.—Debts secured by Mortgages of Land.		
9. (*a*) Debts secured by mortgages of land.....	$915,906 93	
11. (*c*) Interest due or accrued on item (9) and not included therein	21,775 70	
		937,682 63
D.—Unsecured Debts.		
27. (*a*) Sundry small debts		285 84
E.—Cash.		
31. (*a*) On hand	$3 47	
32. (*b*) In banks	38,601 70	
		38,605 17
Total assets		$1,151,843 19

CASH ACCOUNT.

Receipts for the year ending 31st December, 1914.

I.—Received by the Corporation for its Own Use.

A.—Balance from 31st December, 1913.

		(Col. 1.)	(Col. 3.)	(Total, Col. 4.)
	(*a*) Cash (not already shown under (1)):—			
2.	(i) On hand			$42 30
3.	(ii) In bank			24,294 98
	C.—Receipts on account of Investments, Loans or Debts.			
	(*a*) On mortgages of realty:—			
10.	(i) Principal			76,554 69
11.	(ii) Interest	$59,262 38		
	(*b*) On other securities:			
13.	(ii) Interest or dividends, bank interest	206 28		
	D.—Receipts from Real Estate Owned Beneficially by Corporation.			
16.	(*a*) Sales			5,508 15
17.	(*b*) Rents	842 75		
	F.—Borrowed Money.			
25.	(*a*) Bank or other advances, discounts or overdrafts, temporary loans			16,500 00
27.	(*c*) Borrowed on debentures			75,007 50
	G.—Receipts from other sources, viz.:			
30.	(*a*) Transfer fees	16 43		
	(*b*) Contributions from other companies for office expenses	1,028 70		
	(*c*) Refund of taxes	309 44		
				61,665 98
	Totals			$259,573 60

CASH ACCOUNT.

Expenditure for the year ending 31st December, 1914.

I.—Expended on Corporation Account.

A.—Sums Loaned or Invested on Capital Account.

		(Col. 1.)	(Col. 3.)	(Total, Col. 4.)
1.	(*a*) Loaned on mortgages of realty			$129,588 11
6.	(*c*) Real estate purchased			869 13

CASH ACCOUNT.—Continued.

Expenditure for the year ending 31st December, 1914.

	(Col. 1.)	(Col. 3.)	(Total, Col. 4.)
B.—Expended on Stock Account.			
8. Dividends paid on permanent stock.....	$28,575 37		
C.—Borrowed Money (other than foregoing), or Interest thereon paid, viz.:			
18. (*a*) Bank account (Principal and interest): Temporary advances	64 04		$16,763 45
21. (*d*) Debentures issued elsewhere: Interest.....	18,971 61		
D.—Management Expenses (other than foregoing).			
25. (*a*) Salaries, wages and fees	8,038 20		
26. (*b*) Commission or brokerage	1,635 43		
28. (*d*) Stationery, postage, printing and advertising.....	255 38		
29. (*e*) Law costs	440 15		
30. (*f*) Fuel, rent, taxes (other than in 7 and 32) and rates	13,295 61		
33. (*i*) Other management expenditure.....	860 23		
E.—Other Expenditures, viz.:			
34. (*a*) Exchange.....	132 79		
35. (*b*) Payments to third parties of share of price of properties sold	.....	.....	1,478 93
F.—Balance.			
37. (*a*) Cash on hand and in banks	.....	.....	38,605 17
	$72,268 81		72,268 81
Total.....			$259,573 60

MISCELLANEOUS STATEMENT FOR THE YEAR ENDING 31ST DECEMBER, 1914.

1. Amount of Debentures maturing in 1915: Issued in Canada, none; Issued elsewhere, none.
2. Amount of other existing obligations which will mature in 1915: None, except small current accounts.
3. Amount of securities held by the Corporation which will mature and become payable to the Corporation in 1915, $174,164.
4. Average rate of interest per annum paid by the Corporation during 1914: On deposits, none; on debentures, 4⅜%; on debenture stock, none.
5. Average rate of interest per annum received by the Corporation during 1914: (*a*) On mortgages of realty; (*b*) on other securities.
   (i) Owned beneficially by the Corporation: (*a*) 7½%; (*b*) None.
   (ii) Not owned beneficially: (*a*) None; (*b*) None.
6. Of the mortgages owned beneficially by the Corporation, $38,320 is on realty situate in Ontario, and $877,586.93 is on realty situate elsewhere.
7. Of the mortgages not owned beneficially by the Corporation, none is on realty situate in Ontario, and none is on realty situate elsewhere.

8. Loans written off or transferred to real estate account during 1914, viz.:
   (i) Funds or securities owned beneficially, $21,251.88.
   (ii) Not so owned, none.
9. Number and aggregate amount of mortgages upon which compulsory proceedings have been taken by the Corporation in 1914, viz.:
   (i) Owned beneficially: Number, none; Amount, none.
   (ii) Not so owned: Number, none; Amount, none.
10. Aggregate market value of land mortgaged to the Corporation:
   (i) Mortgages owned beneficially, $1,800,000.
   (ii) Not so owned, none.
11. How often are the securities held by the Corporation valued? At irregular intervals.
12. (*a*) Specify the officers of the Corporation who are under bond and for what sum respectively? Alexander Bain, Manager; Wm. Bain, Assistant Manager, both of Winnipeg; H. J. Skynner, Agent, Brandon. General Policy, £5,000.
   (*b*) Are the said bonds executed by private sureties or by Guarantee Companies? Guarantee Company.
13. Date when the accounts were last audited? March, 1914.
14. Names and addresses of the auditors respectively for 1914 and 1915 (if appointed):
   For 1914: Moores, Carsons & Watson, C.A., Glasgow.
   For 1915: Moores, Carsons & Watson, C.A., Glasgow.
15. What were the dividend days of the Corporation in 1914 and what rate or rates of dividend were paid on those days respectively? 17th April, 1914, 10%.
16. What is the date appointed for the Annual Meeting? In March or April. Date of last Annual Meeting? 6th April, 1914.
17. Special General Meetings held in 1914: Dates, none.

IV. TRUST COMPANIES.

DETAILED REPORTS OF THE SEVERAL COMPANIES.

THE BRANTFORD TRUST COMPANY, LIMITED.

Constating Instruments.

The Brantford Trust Company was incorporated by Letters Patent of Ontario, bearing date 16th December, 1907. See The Loan and Trust Corporations Act, R.S.O. 1914, c. 184.

Annual Statement

Of the condition and affairs of The Brantford Trust Company, Limited, of Brantford, Ont., at 31st December, 1914, and for the year ending on that day, made to the Registrar of Loan Corporations for the Province of Ontario, pursuant to the laws of the said Province.

The head office of the Corporation is at No. 38 and 40 Market Street, in the City of Brantford, in the Province of Ontario.

The Board is constituted of six directors, holding office for the term of one year.

The directors and chief executive officers of the Corporation at 31st December, 1914, were as follows, together with their respective terms of office:

Christopher Cook, President, Brantford;	February, 1914;	February, 1915.
Charles B. Heyd, Vice-President, Brantford;	"	"
John Mann, Director, Brantford;	"	"
A. J. Wilkes, K.C., Director, Brantford;	"	"
A. K. Bunnell, C.A., Director, Brantford;	"	"
Franklin Grobb, Director, Brantford;	"	"
W. G. Helliker, Manager, Secretary, Brantford.		

A.—Permanent capital stock: Total amount authorized, $300,000; total amount subscribed, $300,000, as more particularly set out in Schedule A hereto.

Schedule A.

Class 2.—Fixed and Permanent Capital Stock created by virtue of Joint Stock Companies Acts or Private Acts.

Description.	No. of shares.	Par value.	Total amount held.	Total amount paid thereon.	Total remaining unpaid on calls.
		$	$	$	
1. Fully called.....	3,000	100	300,000	300,000	.....

LIST OF SHAREHOLDERS AS AT 31st DECEMBER, 1914.

(Not printed.)

BALANCE SHEET AS AT 31st DECEMBER, 1914.

Dr. Capital and Liabilities.

Capital (Liabilities to Stockholders or Shareholders).

A.—Permanent Capital Stock or Shares.

1. (*a*) Ordinary joint stock capital fully called; total called, $300,000; total paid thereon..... $300,000 00

BALANCE SHEET.—Continued.

4. (*d*) Dividends declared in respect of (1), but not yet paid		$9,000 00	
5. (*e*) Unappropriated profits in respect of (1)		15,001 19	
Total actual liabilities			$324,001 19
II.—Contingent Liabilities.			
49. Money for which the Corporation is contingently liable:			
50. (*a*) Principal guaranteed		$23,667 42	
51. (*b*) Interest guaranteed		289 05	
56. (*e*) Other contingent liabilities, value of trusts and estates under administration		190,237 43	
Total contingent liabilities			214,193 90
Gross total liabilities, actual and contingent			$538,195 09

Cr. Assets.

I.—Assets of which the Corporation is the Beneficial Owner.			
B.—Debts secured by Mortgages of Land.			
9. (*a*) Debts (other than item 10) secured by mortgages of land		$282,552 31	
11. (*c*) Interest due and accrued on item (9), not included therein		6,015 61	
			$288,567 92
C.—Debts not above enumerated for which the Corporation holds securities, as follows:			
14. (*b*) Debts secured by municipal bonds or debentures.		$19,012 84	
15. (*c*) Debts secured by Public School debentures		7,091 12	
			26,103 96
E.—Cash.			
32. (*b*) In bank			9,329 31
Total assets owned beneficially by Corporation			$324,001 19
II.—Assets not owned beneficially by Corporation, but for which the Corporation is Accountable.			
A.—As Guarantor.			
(*a*) Mortgage securities:			
43. (i) Principal		$20,090 00	
44. (ii) Interest due and accrued		598 09	
(*b*) Other securities			
(i) Cash in Standard Bank, Brantford		3,268 38	
			$23,956 47
B.—As Trustee, Representative, Guardian or Agent (without guarantee).			
52. (*d*) Value of trusts and estates under administration			190,237 43
Total of assets II			$214,193 90
Gross total of assets I. and II			$538,195 09

CASH ACCOUNT.

Receipts for the year ending 31st December, 1914.

	I.—Received by the Corporation for its Own Use.	
	A.—Balance from 31st December, 1913.	
	(b) Cash (not already shown under (1)):	
3.	(ii) In bank	$11,925 22
	C.—Receipts on account of Investments, Loans or Debts.	
	(a) On mortgages of realty:	
10.	(i) Principal	48,098 08
11.	(ii) Interest	17,477 46
	(b) On other securities:	
12.	(i) Principal	2,411 90
13.	(ii) Interest or dividends	2,175 54
	E.—Miscellaneous.	
18.	(a) Commission, brokerage (or remuneration as corporate agent, trustee, etc.)	1,417 18
	Total	$83,505 38
	II.—Received as Corporate Trustee, Representative, Guardian or Agent in Trust.	
	A.—Balance from 31st December, 1913.	
	(b) Cash:	
	(ii) In bank	$12,732 75
	B.—Receipts on account of Investments, etc.	
34.	(a) Mortgages: Principal, $8,485.00; interest, $1,154.14	9,639 14
	D.—Receipts from other sources.	
39.	(a) From guaranteed investments	4,976 40
40.	(b) Interest, extra from banks, etc	167 15
41.	(c) On account of trusts and estates	15,739 37
	Total	$43,254 81

CASH ACCOUNT.

Expenditure for the year ending 31st December, 1914.

	I.—Expended on Corporation Account.		
	A.—Sums Loaned or Invested on Capital Account.	(Col. 1.)	(Total Col. 4.)
1.	(a) Loaned on mortgages of realty		$49,756 51
	(b) Loaned on or invested in other securities, viz.:		
2.	(i) School District debentures		7,361 79
	B.—Expended on Stock Account.		
8.	Dividend paid on permanent stock	$15,000 00	$15,000 00

CASH ACCOUNT.—Continued.

Expenditure for the year ending 31st December, 1914.

D.—Management Expenses.

25.	(*a*) Salaries, auditors' and directors' fees		$820 00
26.	(*b*) Commission or brokerage on loans		316 74
28.	(*d*) Stationery, postage, printing and advertising		151 58
32.	(*h*) Registration and Government fees		734 45
33.	(*i*) Guarantee company		35 00

F.—Balance.

37.	(*a*) Cash in bank		9,329 31
	Total		$83,505 38

II.—Expended on Trust or Agency Account.

A.—Loaned or Invested on Capital Account.

42.	(*a*) Loaned on mortgages of realty		$13,915 00
	(*b*) Loaned or invested on or in other securities:		
44.	(ii) Principal	$2,195 48	
45.	(iii) Paid on guaranteed investments: Interest	941 04	
			3,136 52

B.—Other Expenditures.

50.	(*a*) Remuneration paid Brantford Trust Company, Limited, as agent, executor, etc.	1,417 18
51.	(*b*) Commission on loans	104 00
53.	(*d*) Cash invested for estates and paid out for various purposes	16,162 57

C.—Balances.

Cash in banks and loan company	8,519 54
Total	$43,254 81

MISCELLANEOUS STATEMENT FOR THE YEAR ENDING 31ST DECEMBER, 1914.

1. Amount of Debentures maturing in 1915: Issued in Canada, none; Issued elsewhere, none.
2. Amount of other existing obligations which will mature in 1915, none.
3. Amount of securities held by the Corporation which will mature and become payable to the Corporation in 1915, $42,025.00.
4. Average rate of interest per annum paid by the Corporation during 1914: On deposits, none; on debentures, none; on debenture stock, none.
5. Average rate of interest per annum received by the Corporation during 1914: (*a*) On mortgages of realty; (*b*) on other securities.
   (i) Owned beneficially by the Corporation: (*a*) 6.43%; (*b*) 7.20%.
   (ii) Not owned beneficially: (*a*) 6.89%; (*b*) None.
6. Of the mortgages owned beneficially by the Corporation, $282,552.31 is on realty situate in Ontario, and none is on realty situate elsewhere.
7. Of the mortgages not owned beneficially by the Corporation, $20,090.00 is on realty situate in Ontario, and none is on realty situate elsewhere.
8. Loans written off or transferred to real estate account during 1914, viz.:
   (i) Funds or securities owned beneficially, none.
   (ii) Not so owned, none.

9. Number and aggregate amount of mortgages upon which compulsory proceedings have been taken by the Corporation in 1914, viz.:
   (i) Owned beneficially: Number, none; Amount, none.
   (ii) Not so owned: Number, none; Amount, none.
10. Aggregate market value of land mortgaged to the Corporation:
   (i) Mortgages owned beneficially, $665,126.00.
   (ii) Not so owned, $43,690.00.
11. How often are the securities held by the Corporation valued? Yearly.
12. (*a*) Specify the officers of the Corporation who are under bond and for what sum respectively: Manager, $5,000.00; Accountant, $2,500.00; Teller, $2,500.00.
   (*b*) Are the said bonds executed by private sureties or by Guarantee Companies? Guarantee Companies.
13. Date when the accounts of the Corporation were last audited? December 31st 1913, to December 31st, 1914.
14. Names and addresses of the auditors respectively for 1914 and 1915 (if appointed):
   For 1914: F. W. Frank and C. J. Parker, C.A., Brantford.
   For 1915: F. W. Frank and C. J. Parker, C.A., Brantford.
15. What were the dividend days of the Corporation in 1914 and what rate or rates of dividend were paid on those days respectively? January 2nd, 1914, 2½%; July 2nd, 1914, 2½%.
16. What is the date appointed for the Annual Meeting? 2nd Wednesday in February, Date of last Annual Meeting? February 10th, 1915.
17. Special General Meetings held in 1914: Dates, none.

THE UNION TRUST COMPANY, LIMITED.

Incorporated by Letters Patent of Ontario, dated 7th August, 1901. The Letters Patent authorized the Company to acquire and take over the assets, business and goodwill of the Provincial Trust Company of Ontario, Limited.

The Authorized Capital Stock of the Union Trust Company was at first $2,000,000 (F. p. 106); then, by Supplementary Letters Patent of 27th December, 1905, was increased to $2,500,000 (F. p. 205); finally, by Supplementary Letters Patent of 25th November, 1908, was decreased to $1,000,000 (F. p. 393).

Annual Statement

Of the condition and affairs of the Union Trust Company, Limited, of Toronto, as at 31st December, 1914, and for the year ending on that day, made to the Registrar of Loan Corporations for the Province of Ontario, pursuant to the laws of the said Province.

The head office of the Corporation is at No. 176 Bay Street, in the City of Toronto and Province of Ontario.

The Board is constituted of fifteen directors holding office for one year.

The directors and chief executive officers at 31st December, 1914, were as follows, together with their respective terms of office:

Charles Magee, Chairman of the Board, Ottawa, Ont.;	February, 1914;	February, 1915.
H. H. Beck, President, Toronto, Ont.;	"	"
Hon. E. G. Stevenson, 1st Vice-Pres., Toronto, Ont.;	"	"
E. E. A. DuVernet, K.C., 2nd Vice-Pres., Toronto, Ont.;	"	"
Samuel Barker, M.P., P.C., Director, Hamilton, Ont.;	"	"
Rt. Hon. Earl of Onslaw, Director, Guilford, England;	"	"
Henry F. Gooderham, Director, Toronto, Ont.;	"	"
Right Hon. Lord Hindlip, Director, Worcester, Eng.;	"	"
Chas. H. Hoare, Director, London, Eng.;	"	"
S. F. Lazier, K.C., Director, Hamilton, Ont.;	"	"
George S. May, Director, Ottawa, Ont.;	"	"
J. H. McConnell, M.D., Director, Toronto, Ont.;	"	"
H. S. Strathy, Director, Toronto, Ont.;	"	"
W. H. Smith, Director, Toronto, Ont.;	April, 1914;	February, 1915.
J. M. McWhinney, Director and General Manager, Toronto, Ont.;	February, 1914;	"

A.—Permanent capital stock: Total amount authorized, $1,000,000; total amount subscribed, $1,000,000, as more particularly set out in Schedule A hereto.

Schedule A.

Class 2.—Fixed and permanent capital stock created by virtue of Joint Stock Companies' Acts or Private Acts.

Description.	No. of shares.	Par value of shares.	Total amount held.	Total amount paid thereon.	Total remaining unpaid on calls.
		$	$	$	$
1. Fully called.....	10,000	100	1,000,000	1,000,000	.....

LIST OF SHAREHOLDERS AS AT 31st DECEMBER, 1914.

(Not printed.)

BALANCE SHEET AS AT 31ST DECEMBER, 1914.

Dr. Capital and Liabilities.

Capital (Liabilities to Stockholders or Shareholders).			
A.—Permanent Capital Stock or Shares.			
1. (*a*) Ordinary joint stock capital, fully called: Total called, $1,000,000; total paid thereon			$1,000,000 00
4. (*d*) Dividends declared in respect of (1), but not yet paid			25,000 00
5. (*e*) Unappropriated profits in respect of (1)			26,812 63
6. (*f*) Reserve fund in respect of (1)			950,000 00
Liabilities to the Public.			
41. Other liabilities to the public, viz.:			
42. (*a*) Interest accrued, but not yet payable, on guaranteed investments			10,448 73
43. (*b*) Sundries			2,108 97
Total actual liabilities			$2,014,370 33
II. Contingent Liabilities.			
48. Money for which the Corporation is contingently liable:			
50. (*a*) Principal guaranteed			7,386,827 40
52. (*c*) Trust funds invested, but not guaranteed:			
53. (i) Principal	$522,876 51		
54. (ii) Interest	7,189 96		
55. (*d*) Trust funds uninvested, bearing interest, and not guaranteed	64,297 44		
56. (*e*) Other contingent liabilities	4,388,423 68		
			4,982,787 59
Total contingent liabilities			$12,369,614 99
Gross total liabilities, actual and contingent			$14,383,985 32

Cr. Assets.

I.—Assets of which the Corporation is the Beneficial Owner.			
A.—Immovable Property Owned Beneficially by Corporation.			
5. (*b*) Freehold land, including buildings other than foregoing			$731,767 35
B.—Debts secured by Mortgages of Land.			
9. (*a*) Debts (other than item 10) secured by mortgages of land	$561,202 09		
10. (*b*) Debts secured by mortgaged land held for sale	32,910 00		
11. (*c*) Interest due or accrued on items 9, 10 and 43 (1) and not included therein	168,082 79		
			762,194 88
C.—Debts not above enumerated, for which the Corporation holds security, as follows:			
22. (*j*) Debts secured by stocks and bonds	$137,626 83		
26. (*n*) Interest due and acrued on item 2, and not included therein	36,089 11		
			173,715 94

BALANCE SHEET.—Continued.

E.—Cash.

31.	(*a*) On hand		$13,849 27	
32.	(*b*) In banks	$39,660 91		
	Less overdraft in the Bank of Nova Scotia at Winnipeg	12,318 06		
			27,342 85	
				$41,192 12

F.—Assets not hereinbefore mentioned.

37.	(*a*) Bonds, stocks, and debentures	$209,462 46	
38.	(*b*) Interest on bonds, stocks and debentures (due and accrued)	24,753 23	
			234,215 69
39.	(*c*) Sundry assets		71,284 35
	Total assets owned beneficially by Corporation		$2,014,370 33

II.—Assets Not Owned Beneficially by Corporation, but for which the Corporation is Accountable.

A.—As Guarantors.

	(*a*) Mortgage securities:		
43.	(i) Principal	$3,283,919 59	
	(*b*) Other securities:		
45.	(i) Principal	3,836,920 81	
	Cash on hand and in bank	265,987 00	
			$7,386,827 40

B.—As Trustee, Representative, Guardian or Agent (without guarantee).

	(*a*) Mortgage securities:		
47.	(i) Principal	$507,688 51	
48.	(ii) Interest due	7,189 96	
	(*b*) On other securities:		
49.	(i) Principal	15,188 00	
52.	(*d*) Uninvested trust funds	64,297 44	
	Inventoried value of unrealized original assets of trusts, estates, etc.	4,388,423 68	
			4,982,787 59
	Total of assets II.		$12,369,614 99
	Gross total assets I. and II.		$14,383,985 32

CASH ACCOUNT.

Receipts for the year ending 31st December, 1914.

I.—Received by the Corporation for Its Own Use.

A.—Balances from 31st December, 1913.

		(Col. 1.)	(Col. 3.)	(Total, Col. 4.)
2.	(i) On hand		$41,628 55	
3.	(ii) In bank		17,466 81	
				$59,095 36

CASH ACCOUNT.—Continued.

Receipts for the year ending 31st December, 1914.

		(Col. 1.)	(Col. 3.)	(Total, Col. 4.)
C.—Receipts on Account of Investments, Loans or Debts.				
	(a) On mortgages of realty:			
10.	(i) Principal	.....	$210,322 26	
11.	(ii) Interest	$234,260 19		
	(b) On other securities:			
12.	(i) Principal	.....	84,338 51	
13.	(ii) Interest or dividends	265,390 14		
	(c) Unsecured debts:			
14.	(i) Principal	.....	3,759 44	
15.	(ii) Interest	1,818 70		
				$799,889 24
D.—Receipts from Real Estate Owned Beneficially by Corporation.				
17.	(b) Rents	7,850 66		7,850 66
E.—Miscellaneous.				
18.	(a) Commission, brokerage (or remuneration as Corporate Agent, Trustee, etc.)	50,588 35		
19.	(b) Premiums or bonus on loans	2,079 76		
				52,668 11
G.—Receipts from Other Sources.				
30.	(a) Insurance department	.....	18,066 87	18,066 87
	(c) Safe deposit department	3,921 20		
	(d) Bank interest	4,675 88		
				8,597 08
	Total	$570,584 88	$375,582 44	$946,167 32

II.—Received as Corporate Trustee, Representative, Guardian or Agent in Trust.				
A.—Balance from 31st December, 1913.				
	(b) Cash:			
32.	(i) On hand		$45,646 00	
33.	(ii) In bank		234,596 35	
				280,242 35
B.—Received on account of Investments, Loans, or Debts.				
34.	(a) On mortgages: Principal, $670,300.46; interest, $42,266.48		$712,566 94	
35.	(b) On other securities: Principal		789,184 93	
				1,501,751 87
C.—Receipts from Real Estate.				
38.	(b) Rents			47,281 48

CASH ACCOUNT.—Continued.

Receipts for the year ending 31st December, 1914.

D.—Receipts from Other Sources, viz.:		
39. (*a*) On guaranteed investment account	$5,791,149 30	
40. (*b*) As executor, trustee, agent, etc.	135,623 21	
		5,926,772 51
Total		$7,756,048 21

CASH ACCOUNT.

Expenditure for the year ending 31st December, 1914.

I.—Expended on Corporation Account.

A.—Sums Loaned or Invested on Capital Account.

	(Col. 1.)	(Col. 3.)	(Total, Col. 4.)
1. (*a*) Loaned on mortgages of realty	.....	$98,354 18	
(*b*) Loaned or invested in other securities:			
2. (i) Stocks, bonds and debentures	.....	97,393 75	
6. (*c*) Real estate purchased	.....	43,550 22	
7. (*d*) Incumbrances on realty paid off	$1,339 71		
(*e*) Insurance or taxes advanced on property mortgaged to the Corporation	.....	17,165 68	
			$257,803 54
B.—Expended on Stock Account.			
8. Dividends paid on permanent stock	100,000 00		100,000 00
C.—Borrowed Money (other than foregoing) or interest thereon paid, viz.:			
24. (*g*) Guarantees paid (interest)	283,484 20		283,484 20
D.—Management Expenses (other than foregoing)			
25. (*a*) Salaries, wages and fees	82,211 43		
26. (*b*) Commission or brokerage	5,514 41		
28. (*d*) Stationery, postage, printing and advertising	21,043 39		
29. (*e*) Law costs	645 70		
30. (*f*) Fuel, rent, and taxes (other than in 7 and 32) and rates	18,013 63		
31. (*g*) Travelling expenses	7,709 51		
32. (*h*) Registration fees	326 95		
33. (*i*) Other management expenditure	7,532 99		
			142,998 01
E.—Other Expenditure, viz.:			
34. (*a*) Depreciation in Securities in Trust Account	75,000 00		75,000 00
35. (*b*) Sundry suspense items	.....	28,482 26	
36. (*c*) Insurance Department	.....	17,207 19	
			45,689 45

CASH ACCOUNT.—Continued.

Expenditure for the year ending 31st December, 1914.

	F.—Balance.				
37.	(*a*) Cash on hand and in banks	$41,192 12			41,192 12
	Totals	$41,192 12	$602,821 92	$302,153 28	$946,167 32
	II.—Expended on Trust or Agency Account.				
	A.—Loaned or Invested on Capital Account.				
42.	(*a*) Loaned on mortgages of realty		$599,947 49		
	(*b*) Loaned and invested on or in other securities:				
43.	(i) Stocks, bonds and debentures		1,143,999 03		$1,743,946 52
	B.—Other Expenditures.				
51.	(*b*) Insurance *re* mortgages		1,267 06		
53.	(*d*) On Guaranteed Investment Account		5,409,850 43		
	(*e*) As executor, trustee, agent, etc.		270,699 76		5,681,817 25
	C.—Balance.				
54.	(*a*) Cash on hand and in banks				330,284 44
	Total				$7,756,048 21

MISCELLANEOUS STATEMENT FOR THE YEAR ENDING 31ST DECEMBER, 1914.

1. Amount of debentures maturing in 1915: Issued in Canada: Company does not issue debentures.
2. Amount of other existing obligations which will mature in 1915: $24,537 34.
3. Amount of securities held by the Corporation which will mature and become payable to the Corporation in 1915: $1,124,290 52.
4. Average rate of interest per annum paid by the Corporation during 1914 on Trust accounts 4%; on debentures, none.
5. Average rate of interest per annum received by the Corporation during 1914 (*a*) on mortgages of realty; (*b*) on other securities:
   (i) Owned beneficially by the Corporation (*a*) 6.20%; (*b*) 5.53%.
   (ii) Not owned beneficially (*a*) 6.95%; (*b*) 5.79%
6. Of the mortgages owned beneficially by the Corporation, $355,894.69 is on realty situate in Ontario, and $373,390.19 is on realty situate elsewhere.
7. Of the mortgages not owned beneficially by the Corporation, $1,650,656.25 is on realty situate in Ontario, and $2,140,951.85 is on realty situate elsewhere.
8. Loans written off or transferred to real estate account during 1914, viz.:
   (i) Funds or securities owned beneficially, none.
   (ii) Not so owned, $30,366.87.
9. Number and aggregate amount of mortgages upon which compulsory proceedings have been taken by the Corporation in 1914, viz.:
   (i) Owned beneficially, No. none.
   (ii) Not so owned, No. 5; amount, $30,366.87.
10. Aggregate market value of land mortgaged to the Corporation:
   (i) Mortgages owned beneficially, $1,573,271.32.
   (ii) Not so owned, $11,705,539.11.

11. How often are the securities held by the Corporation valued, Annually.
12. (*a*) Specify the officers of the Corporation who are under bond and for what sum respectively: Thirty-eight.
    Total, $143,000.00.
    (*b*) Are the said bonds executed by private sureties or by Guarantee Companies? Guarantee Companies.
13. Date when the accounts of the Corporation were last audited: December 31st, 1914.
14. Names and addresses of the auditors respectively for 1914 and for 1915 (if appointed):
    For 1914: A. C. Neff, F.C.A., and C. R. Cumberland, Toronto, Ont.
    For 1915: A. C. Neff, F.C.A., and C. R. Cumberland, Toronto, Ont.
15. What were the dividend days of the Corporation in 1914 and what rate or rates of dividend were paid on those days respectively: April 1st; July 1st; October 1st. Balance of 1914 dividend payable January 2nd, 1915, dividend at rate of 10% per annum.
16. What is the date appointed for the Annual Meeting? February 4th, 1915. Date of last Annual Meeting? February 5th, 1914.
17. Special General Meetings held in 1914: Dates, none held.

THE CANADA TRUST COMPANY.

Incorporated on the 23rd July, 1894, by special Act of the Dominion of Canada, 57-8 Vict. (1894) Chap. 115, under the name of The General Trusts Corporation of Canada.

By a subsequent special Act, 62-3 Vict., Chap. 111 (D.) passed on the 11th August, 1899, the corporate name was changed to The Canada Trust Company, and certain other amendments were made in the incorporating Act.

The powers of the Company are defined by sections 3 of the incorporating Act, which powers are (section 4) to be deemed subject to the laws of the Province.

Annual Statement

Of the condition and affairs of The Canada Trust Company, of London, Ontario, at the 31st December, 1914, and for the year ending on that day, made to the Registrar of Loan Corporations for the Province of Ontario, pursuant to the laws of the said Province.

The head office of the Corporation is at No. 446 Richmond Street, in the City of London, in the Province of Ontario.

The Board is constituted of fifteen directors holding office for one year.

The directors and chief executive officers of the Corporation at the 31st December, 1914, were as follows, together with their respective terms of office.

Thomas G. Meredith, K.C., Pres., London, Ont.;	February, 1914;	February, 1915.
Dr. F. R. Eccles, Vice Pres., London, Ont.;	"	"
Frank E. Leonard, Director, London, Ont.;	"	"
H. S. Blackburn, Director, London, Ont.;	"	"
H. E. Gates, Director, London, Ont.;	"	"
J. B. McKillop, Director, London, Ont.;	"	"
John Cowan, K.C., Director, Sarnia, Ont.;	"	"
Philip Pocock, Director, London, Ont.;	"	"
W. J. Christie, Director, Winnipeg, Man.;	"	"
Robert Fox, Director, London, Ont.;	"	"
George T. Brown, Director, London, Ont.;	"	"
E. P. Clement, K.C., Director, Berlin, Ont.;	"	"
R. O. McCulloch, Director, Galt, Ont.;	"	"
Verschoyle Cronyn, K.C., Director, London, Ont.;	"	"
Hume Cronyn, General Manager, London, Ont.;	"	"
M. Aylsworth, secretary, London, Ont.;	"	"

A.—Permanent capital stock: Total amount authorized, $1,048,900; total amount subscribed, $1,048,900, as more particularly set out in Schedule A hereto.

Schedule A.

Class 2.—Fixed and permanent Capital Stock created by virtue of Joint Stock Companies' Acts or Private Acts.

Description.	No. of shares.	Par value of shares.	Total amount held.	Total amount paid thereon.	Total amount unpaid and constituting an asset of the corporation.
		$	$	$	$
1. Fully called.....	9,869	100	986,900	986,900	.....
2. Partly called.....	620	100	62,000	13,100	.....
Totals	10,489	.....	1,048,900	1,000,000	

*Paid January 2nd, 1914.

LIST OF SHAREHOLDERS AS AT 31st DECEMBER, 1914.

(Not printed.)

BALANCE SHEET AS AT 31ST DECEMBER, 1914.

Dr. Capital and Liabilities.

Capital (Liabilities to Stockholders or Shareholders).

A.—Permanent Capital Stock or Shares.

1. (*a*) Ordinary joint stock capital fully called; total called, $986,900; total paid thereon	$986,900 00		
2. (*b*) Ordinary joint stock capital, 25 per cent. called: Total called, $13,000; total paid thereon	13,000 00		
3. (*c*) Joint stock capital, 1 per cent. called: Total called, $100; total paid thereon	100 00		
4. (*d*) Dividends declared in respect of (1) and (2) but not yet paid	29,997 00		
5. (*e*) Unappropriated profits in respect of (1) and (2)	5,386 38		
6. (*f*) Reserve fund in respect of (1) and (2) or (3)	380,000 00		
			$1,415,383 38
Total actual liabilities			$1,415,383 38

Liabilities to the Public. None.

Contingent Liabilities.

49. Money for which the Corporation is contingently liable, viz.:			
50. (*a*) Principal guaranteed	$2,538,938 38		
51. (*b*) Interest guaranteed	32,265 80		
			$2,571,204 18
52. (*c*) Trust funds invested but not guaranteed:			
53. (i) Principal	$1,084,958 57		
54. (ii) Interest	52,678 92		
			1,137,637 49
56. (*e*) Unrealized assets of estates, estimated			460,875 00
Gross total liabilities, actual and contingent			$5,585,100 05

Cr. Assets.

I.—Assets of which the Corporation is the Beneficial Owner:

B.—Debts secured by Mortgages of Land.

9. (*a*) Debts (other than item 10) secured by mortgages of land	$829,398 29		
Less retained to pay prior mortgages	45,813 54		
		$783,584 75	
10. (*b*) Debts secured by mortgaged land held for sale		9,405,38	
			$792,990 13

C.—Debts not above enumerated for which the Corporation holds securities as follows:

13. (*a*) Province of Alberta, guaranteed railway bonds owned by company	$192,198 00		
14. (*b*) Municipal bonds or debentures owned by company	207,118 00		
15. (*c*) Public school debentures owned by company	86,542 00		
16. (*d*) Debts secured by loan corporation debentures	8,511 00		
22. (*j*) Debts secured by loan corporations' permanent stock	8,980 00		
23. (*k*) Debts secured by stock of other corporations	41,125 00		
24. (*l*) Debts secured by municipal debentures	4,358 00		
			548,832 00

BALANCE SHEET.—Continued.

31. (*a*) On hand		$3,758 72	
32. (*b*) In banks in Canada		69,802 53	
			$73,561 25
Total assets owned beneficially by Corporation			$1,415,383 38
II.—Assets not owned Beneficially by Corporation, but for which the Corporation is Accountable.			
A.—As Guarantor.			
(*a*) Mortgage securities:			
43. (i) Principal	$1,937,927 86		
44. (ii) Interest	73,851 24		
(*b*) Other securities:			
45. (i) Principal	484,841 60		
46. (ii) Interest due and accrued	10,142 40		
(iii) Cash in bank and on hand	64,441 08		
			2,571,204 18
B.—As Trustee, Representative, Guardian or Agent (without guarantee).			
(*a*) Mortgage securities:			
47. (i) Principal	$612,110 58		
48. (ii) Interest due and accrued	23,883 04		
(*b*) Other securities:			
49. (i) Principal	408,986 42		
50. (ii) Interest due and accrued	6,951 58		
51. (*c*) Unrealized assets of estates, estimated	460,875 00		
52. (*d*) Trust funds deposited in banks bearing interest, but not guaranteed	85,705 87		
			1,598,512 49
Total assets II.			$4,169,716 67
Grand total of assets I. and II.			$5,585,100 05

CASH ACCOUNT.

Receipts for the year ending 31st December, 1914.

I.—Received by the Corporation for its Own Use.

A.—Balance from 31st December, 1913.

	(Col. 1).	(Col. 3).	(Col. 4.)
1. Cash:			
3. (ii) In bank	$70,837 96	.....	$70,837 96
B.—Sums received wholly or partly on Capital Stock.			
4. (*a*) Calls on joint stock, permanent capital.	.....	$291,525 00	
5. (*b*) Premiums on (4)	.....	72,881 25	
			364,406 25

CASH ACCOUNT.—Continued.

Receipts for the year ending 31st December, 1914.

		(Col. 1.)	(Col. 3).	(Col. 4.)
C.—Receipts on account of Investments, Loans or Debts.				
	(a) On mortgages of realty:			
10.	(i) Principal	$550,820 36		
11.	(ii) Interest	62,926 68		
	(b) On other securities:			
12.	(i) Principal	581,475 66		
13.	(ii) Interest or dividends	22,685 72		
			.....	1,217,908 42
	E.—Miscellaneous			
18.	(a) Commission, brokerage (or remuneration as corporate agent, trustee, etc.)	$ 38,809 88		
			.....	38,809 88
	G.—Receipts from other sources.			
30.	(a) Safety deposit box rentals	$320 65		
	(b) Bank interest	3,826 44		
			.....	4,147 09
	Totals	$1,331,703 35	$364,406 25	$1,696,109 60

		(Col. 1).	(Total Col. 4.)
II.—Received as Corporate Trustee, Representative, Guardian or Agent in Trust.			
	A.—Balance from 31st December, 1913.		
33.	(ii) In bank	$149,790 52	$149,790 52
	B.—Receipts on Account of Investments, etc.		
34.	(a) Mortgages: Principal, $865,675.39; Interest, $116,270.15	$1,011,945 54	
35.	(b) On other securities: Principal, $141,476.57; Interest, $44,991.40	186,467 97	1,198,413 51
	C.—Receipts from Real Estate.		
38.	(b) Rents	$27,265 81	27,265 81
	D.—Receipts from other Sources, viz.:		
39.	Estates moneys received for investments, etc.	$1,054,092 31	1,054,092 31
	Totals		$2,429,562 15

CASH ACCOUNT.

Expenditure for the year ending 31st December, 1914.

I.—Expended on Corporation Account.

A.—Sums Loaned or Invested on Capital Account.

			(Col. 1.)	(Total Col. 4.)
1.	(*a*) Loaned on mortgages of realty	$544,832 44		
	Assumed mortgages	15,822 98	$560,655 42	
	(*b*) Loaned on or invested in other securities:			
2.	(i) Bonds and debentures		989,424 47	
				$1,550,079 89

B. Expended on Stock Account.

8.	Dividends on permanent stock	47,213 37	47,213 37

D.—Management Expenses.

25.	(*a*) Salaries, wages and fees	14 542 90	
26.	(*b*) Commission or brokerage	1,294 61	
28.	(*d*) Stationery, postage, printing and advertising	4,617 47	
29.	(*e*) Law costs	407 62	
30.	(*f*) Fuel, rent, taxes and rates	1,200 00	
32.	(*h*) Registration fees and Government taxes	1,602 42	
33.	(*i*) Other management expenditure	1,590 07	
			25,255 09

F.—Balances.

37.	(*a*) Cash on hand and in banks in Canada	73,561 25	73,561 25
	Totals	$1,696,109 60	$1,696,109 60

II.—Expended on Trust or Agency Account.

Loaned or invested on Capital Account.

42.	(*a*) Loaned on mortgages of realty	$1,212,637 44	
	(*b*) Loaned or invested on or in other securities:		
43.	(i) Stocks of other corporations and bonds	436,664 92	
			$1,649,302 36

B.—Other Expenditures.

53.	(*d*) Sundry returns, payments and disbursements	630,112 84	630,112 84

C.—Balance.

	Cash on hand	8,000 00	
54.	(*b*) (i) Cash in bank, London, England	1,168 95	
	(ii) Cash in banks in Canada	140,978 00	
			150,146 95
	Totals		$2,429,562 15

MISCELLANEOUS STATEMENT FOR THE YEAR ENDING 31ST DECEMBER, 1914.

1. Amount of debentures maturing in 1915: Issued in Canada, no debentures.
2. Amount of other existing obligations which will mature in 1915, $229,601.46.
3. Amount of securities held by the Corporation which will mature and become payable to the Corporation in 1915, $180,905.83.
4. Average rate of interest per annum paid by the Corporation during 1914: On deposits, none; on debentures, none; on debenture stock, none.
5. Average rate of interest per annum received by the Corporation during 1914: (*a*) On mortgages of realty; (*b*) On other securities.
   (i) Owned beneficially by the Corporation: (*a*) 7.29%; (*b*) 5.961%.
   (ii) Not owned beneficially: (*a*) 7.025%; (*b*) 6.387%.
6. Of the mortgages owned beneficially by the Corporation, $346,081.29 is on realty situate in Ontario, and $483,317 00 is on realty situate elsewhere.
7. Of the mortgages not owned beneficially by the Corporation, $1,498,897.72 is on realty situate in Ontario, and $1,136,487.00 is on realty situate elsewhere.
8. Loans written off or transferred to real estate account during 1914, viz.:
   (i) Funds or securities owned beneficially, $9,405 38.
   (ii) Not so owned, none.
9. Number and aggregate amount of mortgages upon which compulsory proceedings have been taken by the Corporation in 1914, viz.:
   (i) Owned beneficially, No., 4; amount, $10,638.96.
   (ii) Not so owned, No., 9; amount, $25,781.41.
10. Aggregate market value of land mortgaged to the Corporation:
   (i) Mortgages owned beneficially, $1,950,189.00.
   (ii) Not so owned, $6,595,930.00.
11. How often are the securities held by the Corporation valued? Annually.
12. (*a*) Specify the officers of the Corporation who are under bond and for what sum respectively? General Manager, $10,000; other officers, $40,000; $50,000 in all.
   (*b*) Are the said bonds executed by private sureties or by Guarantee Companies? Guarantee Company.
13. Date when the acccounts of the Corporation were last audited? As at December 31st, 1914.
14. Names and addresses of the auditors respectively for 1914 and for 1915 (if appointed):
   For 1914: M. H. Rowland and J. F. Kern.
   For 1915: M. H. Rowland and J. F. Kern.
15. What were the dividend days of the Corporation in 1914, and what rate or rates of dividend were paid on those days respectively? 2nd January 1914, 2½% and 2nd July, 1914, 3%.
16. What is the date appointed for the Annual Meeting? February 9th, 1915. Date of last meeting? February 10th, 1914.
17. Special General Meetings held in 1914: Dates, February 10th, 1914.

THE NATIONAL TRUST COMPANY, LIMITED.

Head Office, Toronto.

Incorporated on the 12th day of August, 1898, by Letters Patent issued under the Ontario Companies Act (R.S.O. 1887, c. 191), subject to the provisions of the Ontario Trust Companies' Act (R.S.O. 1897, c. 206). See the Loan and Trust Corporations Act (R.S.O. 1914, chap. 184).

Annual Statement

Of the condition and affairs of the National Trust Company, Limited, at the 31st December, 1914, and for the year ending on that day, made to the Registrar of Loan Corporations for the Province of Ontario, pursuant to the laws of the said Province.

The head office of the Corporation is at Nos. 18-22 King Street East, in the City of Toronto, in the Province of Ontario.

The Board is constituted of twenty-four directors, holding office for one year.

*The directors and chief executive officers of the Corporation at 31st December, 1914, were as follows, together with their respective terms of office:

J. W. Flavelle, President, Toronto, Ont.;
Z. A. Lash, K.C., Vice-President, Toronto, Ont.;
E. R. Wood, Vice-President, Toronto, Ont.;
Geo. H. Watson, K.C., Director, Toronto, Ont.;
Hon. Mr. Justice Britton, Director, Toronto, Ont.;
H. C. Cox, Director, Toronto, Ont.;
Elias Rogers, Director, Toronto, Ont.;
H. H. Fudger, Director, Toronto, Ont.;
E. M. Saunders, Director, Toronto, Ont.
H. B. Walker, Director, Montreal, Que.;
Hon. A. E. Kemp, Director, Toronto, Ont.;
Chester D. Massey, Director, Toronto, Ont.;
J. H. Plummer, Director, Toronto, Ont.;
Franklin H. Walker, Director, Walkerville, Ont.;
Hon. F. H. Phippen, K.C., Director, Toronto, Ont.;
Alexander Laird, Director, Toronto, Ont.;
Alex. Bruce, K.C., Director, Toronto, Ont.:
H. J. Fuller, Director, New York. N.Y.; } Elected at Annual Meeting,
F. W. Molson, Director, Montreal, Que.;
T. B. Macauley, Director, Montreal, Que.;
W. M. Birks, Director, Montreal, Que.;
W. E. Rundle, General Manager, Toronto, Ont.;
J. C. Breckenridge, Assistant Manager, Toronto, Ont.;
E. Cassidy, Secretary, Toronto;

A.—Permanent capital stock: Total amount authorized, $2,000,000; total amount subscribed, $1,500,000, as more particularly set out in Schedule A hereto.

Schedule A.

Class 2.—Fixed and Permanent Capital Stock created by virtue of Joint Stock Companies Acts or Private Acts.

Description	No. of shares	Par value of shares	Total amount held	Total amount paid thereon
1. Fully called....	15,000	$ 100	$ 1,500,000	$ 1,500,000

LIST OF SHAREHOLDERS AS AT 31st DECEMBER, 1914.

(Not printed.)

*At annual meeting succeeding appointment. No permanent date fixed for annual meeting.

BALANCE SHEET AS AT 31st DECEMBER, 1914.

Dr. Capital and Liabilities.

Capital (Liabilities to Stockholders or Shareholders).		
A.—Permanent Capital Stock or Shares.		
1. (*a*) Ordinary joint stock capital, fully called; total called, $1,500,000; total paid thereon	$1,500,000 00	
4. (*d*) Dividends declared in respect of (1), but not yet paid	37,500 00	
5. (*e*) Unappropriated profits on (1)	54,657 47	
6. (*f*) Reserve fund in respect of (1)	1,500,000 00	
		$3,092,157 47
Liabilities to the Public.		
39. Due on loans in process of completion or to pay assumed mortgages.		47,733 43
Total actual liabilities		$3,139,890 90
II.—Contingent Liabilities.		
49. Money for which the Corporation is contingently liable, viz.:		
50. (*a*) Principal, guaranteed, together with trust deposits 51. (*b*) Interest guaranteed		$6,521,702 05
52. (*c*) Trust funds invested but not guaranteed:		
53. (i) Principal 54. (ii) Interest		38,318,946 29
55. (*d*) Trust funds uninvested not bearing interest and not guaranteed.		3,714,139 81
Total contingent liabilities		48,554,788 15
Gross total liabilities, actual and contingent		$51,694,679 05

Cr. Assets.

I.—Assets of which the Corporation is the Beneficial Owner.		
A.—Immovable Property Owned Beneficially by Corporation.		
1. (*a*) Office premises situate in Toronto, held in freehold..	$143,277 70	
(ii) Office premises situate at Winnipeg, Edmonton and Saskatoon, held in freehold	226,965	
(iii) Office premises situate at Montreal, held in freehold	122,182 22	
5. (*b*) Freehold land (including buildings) other than foregoing	20,404 98	
7. (*d*) Safe deposit vaults	51,290 00	
8. (*e*) Rents due and accrued *re* vaults	1,004 78	
		$565,125 63
B.—Debts secured by Mortgages of Land.		
9. (*a*) Debts (other than item 10) secured by mortgages of land	$1,169,331 45	
11. (*c*) Interest due or accrued on item (9), and not included therein, including accrued interest on certain mortgages held for guaranteed trust account	308,889 36	
		1,478,220 81

BALANCE SHEET.—Continued.

C.—Debts not above enumerated, for which the Corporation holds securities as follows:			
22. (*j*) Debts secured by call loans on stocks and bonds, etc.			$391,428 04
E.—Cash.			
31. (*a*) On hand	$2,559 82		
32. (*b*) In sundry banks	120,862 02		
			123,421 84
F.—Assets not hereinbefore mentioned.			
37. (*a*) Stocks of other corporations	$292,064 58		
38. (*b*) Railway and other bonds	289,630 00		
			581,694 58
Total assets owned beneficially by the Corporation			$3,139,890 90
NOTE: Assets reported in 1913 but written off in 1914 (not extended) $50,000 office premises.			
II.—Assets not owned Beneficially by Corporation, but for which the Corporation is Accountable.			
A.—As Guarantors.			
(*a*) Mortgage securities:			
43. (i) Principal	$5,763,094 55		
44. (ii) Interest due and accrued	15,971 01		
(*b*) On other securities:			
45. (i) Principal	520,953 58		
46. (ii) Interest due and accrued	2,008 84		
(iii) Cash on hand and in banks	219,674 07		
			6,521,702 05
B.—As Trustee, Representative, Guardian or Agent (without Guarantee).			
(*a*) Mortgage securities:			
47. (i) Principal	13,945,175 72		
48. (ii) Interest due	103,514 86		
(*b*) On other securities:			
49. (i) Principal	24,259,489 50		
50. (ii) Interest due, rents, etc.	10,766 21		
52. (*d*) Uninvested trust funds	3,714,139 81		
			42,033,086 10
Total assets of II.			$51,694,679 05

CASH ACCOUNT.

Receipts for the year ending 31st December, 1914.

I.—Received by the Corporation for Its Own Use.

A.—Balance from 31st December, 1913.

		(Col. 1.)	(Total, Col. 4.)
3.	(i) On hand		$139,214 80
	(ii) In bank		

C.—Receipts on account of Investments, Loans or Debts.

(*a*) On mortgages of realty:

10.	(i) Principal		1,849,258 17
11.	(ii) Interest	$82,699 09	

(*b*) On other securities:

12.	(i) Principal	.....	1,163,537 94
13.	(ii) Interest or dividends	100,361 18	

D.—Receipts from Real Estate Owned Beneficially by Corporation.

16.	(*a*) Sales	.....	6,845 01
17.	(*b*) Rent	68,709 55	

E.—Miscellaneous.

18.	(*a*) Commission, brokerage (or remuneration as corporate agent, trustee, etc.)	476,789 46	
19.	(*b*) Premiums or bonus on loans	2,968 73	
			731,528 01
	Total		$3,890,383 93

II.—Received as Corporate Trustee, Representative, Guardian or Agent in Trust.

A.—Balance from 31st December, 1913.

(*b*) Cash:

32.	(i) On hand	$3,966,946 74
33.	(ii) In bank	

B.—Received on account of Investments, Loans or Debts.

34.	(*a*) On mortgages: Principal, $2,585,235.03; interest, $815,920.37....	3,401,155 40
35.	(*b*) On other securities: Principal, $5,693,122.47; interest, $718,592.89.	6,411,715 36

C.—Receipts from Real Estate.

37.	(*a*) Sales (not included in foregoing items)	924,151 88
38.	(*b*) Rents	147,198 07

D.—Received from other sources.

39.	(*a*) Estates, capital and revenue (including guaranteed funds)....	13,932,273 91
	Total	$28,783,441 36

CASH ACCOUNT.

Expenditure for the year ending 31st December, 1914.

I.—Expended on Corporation Account.

A.—Sums Loaned or Invested on Capital Account.

		(Col. 1.)	(Total, Col. 4.)
1.	(*a*) Loaned on mortgages of realty		$1,819,674 98
	(*b*) Loaned or invested in other securities:		
2.	(i) Call loans, stocks, bonds, etc.		$1,179,111 73
6.	(*c*) Real estate purchased		93,434 40
	(*e*) Insurance or taxes advanced on property mortgaged to the Corporation		58,112 58

B.—Expended on Stock Account.

8.	Dividend paid on permanent stock	$150,000 00	

D.—Management Expenses.

25.	(*a*) Salaries, wages and fees	279,872 73	
26.	(*b*) Commission or brokerage	6,983 88	
28.	(*d*) Stationery, postage, printing, etc.	29,949 05	
29.	(*e*) Law costs	5,489 76	
30.	(*f*) Fuel, rent, taxes (other than 7 and 32) and rates	51,031 47	
31.	(*g*) Travelling expenses and inspection expenses	12,746 38	
32.	(*h*) Registration fees	325 00	
33.	(*i*) Other management expenditure	32,362 73	

E.—Other Expenditure.

34.	Real estate charges	47,867 40	
			616,628 40

F.—Balance.

37.	(*a*) Cash in sundry banks	123,421 84
	Total	$3,890,383 93

II.—Expended on Trust or Agency Account.

A.—Loaned or Invested on Capital Account.

42.	(*a*) Loaned on mortgages of realty	$2,520,072 84
	Loaned or invested on or in other securities:	
43.	(i) Call loans, bonds, etc.	5,889,571 05

B.—Other Expenditure.

53.	(*d*) Estates, capital and revenue, including guaranteed funds	16,439,983 59

C.—Balance.

57.	(iii) Sundry banks	3,933,813 88
	Total	$28,783,441 36

MISCELLANEOUS STATEMENT FOR THE YEAR ENDING 31ST DECEMBER, 1914.

1. Amount of debentures maturing in 1915: Issued in Canada, nil; Issued elsewhere, nil.
2. Amount of other existing obligations which will mature in 1915: Assumed mortgages and loans in process of completion, $19,411.50; guaranteed funds, etc., $429,573.62, = $448,985.12.
3. Amount of securities held by the Corporation which will mature and become payable to the Corporation in 1915, capital account, $196,190.37.
4. Average rate of interest per annum paid by the Corporation during 1914 on trust deposits, 3¾%; On debentures, nil; On debenture stock, nil.
5. Average rate of interest per annum received by the Corporation during 1914: (*a*) On mortgages of realty; (*b*) On other securities.
   (i) Owned beneficially by the Corporation: (*a*) 7%; (*b*) 5½%.
   (ii) Not owned beneficially; (*a*) 7%; (*b*) 5½%.
6. Of the mortgages owned beneficially by the Corporation, $128,839.00 is on realty situate in Ontario, and $1,040,492.45 is on realty situate elsewhere.
7. Of the mortgages not owned beneficially by the Corporation, $5,125,429.69 is on realty situate in Ontario, and $14,083,916.70 is on realty situate elsewhere.
8. Loans written off or transferred to real estate account during 1914, viz.:
   (i) Funds or securities owned beneficially, $10,198.07.
   (ii) Not so owned, $4,650.00.
9. Number and aggregate amount of mortgages upon which compulsory proceedings have been taken by the Corporation in 1914, viz.:
   (i) Owned beneficially, No. 7. Amount, $17,300.00.
   (ii) Not so owned, No. 94. Amount $148,319.63.
10. Estimated aggregate market value of land mortgaged to the Corporation:
   (i) Mortgages owned beneficially, $3,006,271.00
   (ii) Not so owned, $40,197,680.00.
11. How often are the securities held by the Corporation valued? Yearly.
12. (*a*) Specify the officers of the Corporation who are under bond and for what sum respectively: All officers for a total of $298,500.
   (*b*) Are the said bonds executed by private sureties or by Guarantee Companies? Guarantee Company.
13. Date when the accounts of the Corporation were last audited? To December 31st, 1914.
14. Names and addresses of the auditors respectively for 1914 and for 1915 (if appointed):
   For 1914: John Mackay, Geo. Edwards, Toronto; G. Dunford, Montreal and Winnipeg.
   For 1915: Same as 1914.
15. What were the dividend days of the Corporation in 1914, and what rate or rates of dividend were paid on those days respectively? January 2, April 1, July 2, October 1; 2½% on each.
16. What is the date appointed for the Annual Meeting? No fixed date. Date of last Annual Meeting? January 28th, 1914.
17. Special General Meetings held in 1914: Dates, none.

THE LONDON AND WESTERN TRUSTS COMPANY, LIMITED.

Head Office, London, Ontario.

Incorporated on the 17th September, 1896, by Letters Patent of Ontario, issued under the Ontario Joint Stock Companies' Letters Patent Act, R.S.O., 1887, chapter 157. See also Loan and Trust Corporations Act, R.S.O., 1914, chap. 184.

Annual Statement

Of the conditions and affairs of the London and Western Trusts Company, Limited, of London, Ontario, at the 31st December, 1914, and for the year ending on that day made to the Registrar of Loan Corporations for the Province of Ontario, pursuant to the laws of the said Province.

The head office of the Corporation it at No. 382 Richmond Street, in the City of London, in the Province of Ontario.

The Board is constituted of twenty-five directors, holding office for one year.

The directors and chief executive officers of the Corporation at the 31st December, 1914, were as follows, together with their respective terms of office:

Sir Geo. C. Gibbons, K.C., Pres., London, Ont.;	February 18, 1915;	February 18, 1916.
T. H. Smallman, Vice-President, London, Ont.;	"	"
J. L. Englehart, Vice-Pres., Petrolea, Ont.	"	"
John McClary, Director, London, Ont.;	"	"
George Robinson, Director, London;	"	"
E. Meredith, K.C., Director, London;	"	"
G. B. Harris, Director, London;	"	"
Geo. Mair, Director, Windsor;	"	"
C. R. Somerville, Director, London;	"	"
J. C. Duffield, Director, London;	"	"
D. Milne, Director, Sarnia;	"	"
M. Masuret, Director, London;	"	"
M. D. Fraser, K.C., Director, London;	"	"
R. W. Puddicombe, Director, London;	"	"
Col. T. R. Atkinson, Director, Simcoe;	"	"
W. J. Reid, Director, London;	"	"
Hon. C. S. Hyman, Director, London;	"	"
A. M. Smart, Director, London;	"	"
John S. Moore, Manager, London, Ont.		

A.—Permanent capital stock: Total amount authorized, $500,000; total amount subscribed, $500,000, as more particularly set out in Schedule A hereto.

Schedule A.

Class 2.—Fixed and Permanent capital stock created by virtue of Joint Stock Companies Acts or Private Acts.

Last call made:—Date, 1913; rate, 20 per cent.; gross amount $100,000; amount paid thereon, $84,195.00.

Description.	No. of shares.	Par value of shares.	Total amount held.	Total amount paid thereon.	Total remaining unpaid.
		$	$	$	$
2. 80 per cent. called.....	5,000	100	500,000	484,195	15,805

LIST OF SHAREHOLDERS AS AT 31st DECEMBER, 1914.

(Not printed.)

BALANCE SHEET AS AT 31st DECEMBER, 1914.

Dr. Capital and Liabilities.

Capital (Liabilities to Stockholders or Shareholders).			
A.—Permanent Capital Stock or Shares.			
2. (*b*) Ordinary joint stock capital, total called, $500,000; total paid thereon		$484,195 00	
4. (*d*) Dividends declared in respect of (2), but not yet paid		16,845 26	
5. (*e*) Unappropriated profits in respect of (2)		3,871 20	
6. (*f*) Reserve fund in respect of (2)		105,000 00	
Total actual liabilities			$609,911 46
II.—Contingent Liabilities.			
48. Money for which the Corporation is contingently liable, viz.:			
49. (*a*) Principal guaranteed		$219,490 98	
50. (*b*) Interest guaranteed		1,799 47	
51. (*c*) Trust funds invested, but not guaranteed:			
52. (i) Principal		2,214,217 76	
53. (ii) Interest		65,325 29	
54. (*d*) Trust funds uninvested, bearing interest and not guaranteed		37,928 45	
Total contingent liabilities			2,538,761 95
Gross total liabilities, actual and contingent			$3,148,673 41
Unrealized original assets of estates (estimated value)			3,310,001 92
Grand total			$6,458,675 33

Cr. Assets.

I.—Assets of which the Corporation is the Beneficial Owner.			
1. (*a*) Office premises situate as follows: (i) At London, held in freehold		$20,000 00	
7. (*d*) Office fittings		5,000 00	
			$25,000 00
B.—Debts secured by Mortgages of Land.			
9. (*a*) Debts secured by mortgages of land		$473,309 25	
11. (*c*) Interest due or accrued on item (9) and not included therein		9,231 19	
			482,540 44
C.—Debts not above enumerated for which the Corporation holds securities as follows:			
22. (*j*) Debts secured by Loan Corporations' stocks		$52,875 00	
23. (*k*) Debts secured by legacies and life insurance policies		7,776 83	
26. (*n*) Interest due and accrued on items (14), (16), (22), (23), and not included therein		1,652 02	
			62,303 85

BALANCE SHEET.—Continued.

E.—Cash.

32. (*b*)	In bank		$40,067 17
	Total assets owned beneficially by Corporation		$609,911 46

II.—Assets not owned Beneficially by Corporation, but for which the Corporation is Accountable.

A.—As Guarantor.

(*a*) Mortgage securities:

43.	(i) Principal	$219,519 35	
44.	(ii) Interest due and accrued	4,819 71	
			224,339 06

B.—As Trustee, Representative, Guardian or Agent (without guarantee).

(*a*) Mortgage securities:

47.	(i) Principal	$2,072,514 28	
48.	(ii) Interest due or accrued	60,414 17	

(*b*) Other securities:

49.	(i) Principal	141,675 11	
50.	(ii) Interest due and accrued	1,890 88	
52. (*d*)	Uninvested trust funds	37,928 45	
			2,314,422 89
	Total assets of II.		$2,538,761 95
	Unrealized original assets of estates (estimated value)		$3,310 001 92
	Gross total assets I. and II.		3,148,673 41
	Grand total		$6,458,675 33

CASH ACCOUNT.

Receipts for the year ending 31st December, 1914.

I.—Received by the Corporation for its Own Use.

A.—Balance from 31st December, 1913.

		(Col. 1.)	(Total Col. 4.)
3.	(ii) Cash in bank	.....	$20,862 68

B.—Sums Received Wholly or Partly on Capital Stock.

4. (*a*)	Calls on joint stock capital	.....	84,195 00

C.—Receipts on account of Investments, Loans or Debts.

(*a*) On mortgages of realty:

10.	(i) Principal	.....	111,757 51
11.	(ii) Interest	$29,230 33	29,230 33

(*b*) On other securities:

12.	(i) Principal	.....	12,266 83
13.	(ii) Interest	4,178 26	4,178 26

CASH ACCOUNT.—Continued

Receipts for the year ending 31st December, 1914.

		(Col. 1.)	(Total Col. 4.)
	D.—Receipts from Real Estate Owned Beneficially by Corporation.		
17. (*b*)	Rents, office building	$578 67	$578 67
	E.—Miscellaneous.		
18. (*a*)	Commission, brokerage (or remuneration as corporate agent, trustee, etc.)	28,103 34	28,103 34
	G.—Receipts from other sources.		
30. (*a*)	Safe deposit rentals	553 82	553 82
	Total		$291,726 44
	II.—Received as Corporate Trustee, Representative, Guardian or Agent in Trust.		
	A.—Balances from 31st December, 1913.		
33.	(ii) In bank		$15,496 49
	B.—Received on account of Investments, Loans or Debts.		
34. (*a*)	On mortgages: Principal, $365,762.52; interest, $122,385.17		488,147 69
35. (*b*)	On other securities: Principal, $103,200.03; interest, $11,918.03		115,118 06
36. (*c*)	On unsecured debts: Principal, $275,331.15; interest, $101,663.77		376,994 92
	C.—Receipts from Real Estate.		
37. (*a*)	Sales (not included in foregoing items)		77,419 14
38. (*b*)	Rents		18,293 01
	D.—Receipts from other sources, viz.:		
40. (*b*)	Sundry other receipts		648,199 17
	Total		$1,739,668 48

CASH ACCOUNT.

Expenditure for the year ending 31st December, 1914.

	I.—Expended on Corporation Account.	
	A.—Loaned or Invested on Capital Account.	
1. (*a*)	Loaned on mortgages of realty	$189,620 29
(*b*)	Loaned on other securities:	
2.	(i) Legacies and life insurance policies	913 88
4.	(iii) Loan Company stocks	15,950 00
7. (*d*)	Incumbrances on realty paid off	949 50

CASH ACCOUNT.—Continued.

Expenditure for the year ending 31st December, 1914.

	B.—Expended on Stock Account.		
8.	Dividends paid on permanent stock	$25,553 59	$25,553 59
	D.—Management Expenses.		
25.	(*a*) Salary, wages and fees	$13,344 46	
26.	(*b*) Commission or brokerage	1,248 98	
28.	(*d*) Stationery, postage, printing and advertising	1,674 84	
29.	(*e*) Law costs	89 76	
30.	(*f*) Fuel, rent and rates	129 37	
31.	(*g*) Travelling expenses	31 70	
32.	(*h*) Registration fees	250 00	
33.	(*i*) Other management expenditure	520 50	
	E.—Other Expenditure, viz.:		
34.	(*a*) Government and municipal tax	1,382 40	
			18,672 01
	F.—Balance.		
38.	(*i*) Cash in bank, London, Ont.		40,067 17
	Total		$291,726 44
	II.—Expended on Trust or Agency Account.		
	A.—Sums Loaned or Invested on Capital Account.		
42.	(*a*) Loaned on mortgages of realty		$405,808 28
	Loaned on other securities:		
43.	(i) Life insurance policies and Loan Company stock		84,495 18
	(*b*) Incumbrances on realty paid off, viz.:		
48.	(i) Principal		31,139 37
49.	(ii) Interest		1,421 04
	B.—Other Expenditures.		
50.	(*a*) Commission or remuneration paid for management of estate, trust or agency		25,558 89
51.	(*b*) Rents, taxes and rates		10,500 88
52.	(*c*) Debts or obligations wholly or partly paid: Principal and interest		62,165 07
53.	(*d*) Allowances and disbursements of estates, etc.		1,080,651 32
	C.—Balance.		
54.	(*b*) Cash in banks		37,928 45
	Total		$1,739,668 48

MISCELLANEOUS STATEMENT FOR THE YEAR ENDING 31ST DECEMBER, 1914.

1. Amount of debentures maturing in 1915: Issued in Canada, none; issued elsewhere, none.
2. Amount of other existing obligations which will mature in 1915: Guaranteed Trust Receipts, $21,381.07.
3. Amount of securities held by the Corporation which will mature and become payable to the Corporation in 1915: Owned beneficially, $125,945.15.
4. Average rate of interest per annum paid by the Corporation during 1914: On deposits, none; on debentures, none; on debenture stock, none.
5. Average rate of interest per annum received by the Corporation during 1914: (*a*) On mortgages of realty; (*b*) On other securities:
   (i) Owned benficially by the Corporation: (*a*) 6.674%; (*b*) 6.463%.
   (ii) Not owned beneficially: (*a*) 5.877%; (*b*) 5.477%.
6. Of the mortgages owned beneficially by the Corporation, $473,309.25 is on realty situate in Ontario, and none is on realty situate elsewhere.
7. Of the mortgages not owned beneficially by the Corporation, $2,272,711.42 is on realty situate in Ontario, and $19,322.21 is on realty situate elsewhere.
8. Loans written off or transferred to real estate account during 1914, viz.:
   (i) Funds or securities owned beneficially, none.
   (ii) Not so owned, none.
9. Number and aggregate amount of mortgages upon which compulsory proceedings have been taken by the Corporation in 1914, viz.:
   (i) Owned beneficially, No., none; amount, none.
   (ii) Not so owned, No., 1; amount, $1,405.00.
10. Aggregate market value of land mortgaged to the Corporation:
   (i) Mortgages owned beneficially, $1,495,682.00.
   (ii) Not so owned, $6,715,002.35.
11. How often are the securities held by the Corporation valued? Annually.
12. (*a*) Specify the officers of the Corporation who are under bond and for what sum respectively: Manager and other officers of the staff, $20,500.00.
   (*b*) Are the said bonds executed by private sureties or by Guarantee Companies? Both.
13. Date when the accounts of the Corporation were last audited? December 31st 1914.
14. Names and addresses of the auditors respectively for 1914 and for 1915 (if appointed):
   For 1914: A. A. Booker, C.A., and F. G. Jewell, C.A.
   For 1915: A A Booker, C.A., and F. G. Jewell, C.A.
15. What were the dividend days of the Corporation in 1914, and what rate or rates of dividend were paid on those days respectively? January 2nd, 1914, and July 2nd, 1914, 6% per annum each.
16. What is the date appointed for the Annual Meeting? Third Thursday in February. Date of last Annual Meeting? 19th February, 1914.
17. Special General Meetings held in 1914: Dates, none.

THE TORONTO GENERAL TRUSTS CORPORATION.

Head Office, Toronto, Ontario.

The Toronto General Trusts Corporation was constituted on the 1st April, 1899, by special Act of Ontario, 62 Vict. (2), chap. 109, amalgamating into one Company under the above name:

(1) The Toronto General Trusts Company, and (2) The Trusts Corporation of Ontario.

By an agreement made under The Loan Corporations Act in two indentures dated respectively 13th and 30th July, 1903, approved by Order-in-Council (Ontario), 11th September, 1903, the Toronto General Trusts Corporation acquired the assets and assumed the liabilities and duties of the Ottawa Trusts and Deposit Company. See also special Act of the Province of Quebec (2nd June, 1904), 4 Edw. VII., chapter 93.

Annual Statement

Of the condition and affairs of the Toronto General Trusts Corporation, of Toronto. Ontario, at the 31st December, 1914, and for the year ending on that day, made to the Registrar of Loan Corporations for the Province of Ontario, pursuant to the laws of the said Province.

The head office of the Corporation is at No. 83 Bay Street, in the City of Toronto, in the Province of Ontario.

The Board is constituted of twenty-one directors, holding office for one year.

The directors and chief executive officers of the Corporation at the 31st December, 1914, were as follows:

Hon. Featherston Osler, K.C., President, Toronto;
J. W. Langmuir, Vice-President and Managing Director, Toronto;
Hon. J. J. Foy, K.C., M.P.P., Vice-President, Toronto;
W. R. Brock, Director, Toronto;
Hamilton Cassels, K.C., Director, Toronto;
Sir Wm. Mortimer Clark, K.C., Toronto;
Hon. W. C. Edwards, Director, Ottawa;
A. C. Hardy, Director, Brockville;
Hon. J. M. Gibson, K.C., Director, Hamilton;
John Hoskin, K.C., LL.D., Director, Toronto;
Thomas Long, Director, Toronto;
W. D. Matthews, Director, Toronto;
Hon. Peter Maclaren, Director, Perth, Ont.;
J. Bruce Macdonald, Director, Toronto;
Hon. Sir Daniel H. McMillan, K.C.M.G., Director, Winnipeg, Man.;
Sir Edmund Osler, M.P., Director, Toronto;
J. G. Scott, K.C., Director, Toronto;
Sir Edmund Walker, Director, Toronto;
Major R. W. Leonard, Director, St. Catharines, Ont.;
William G. Watson, Secretary, Toronto.

A.—Permanent capital stock: Total amount authorized, $2,000,000; total amount subscribed, $1,500.000 as more particularly set forth in Schedule A hereto.

SCHEDULE A.

Class 2.—Fixed and Permanent Capital Stock created by virtue of Joint Stock Companies Acts or Private Acts.

Description.	No. of shares.	Par value of shares.	Total amount held.	Total amount paid thereon.	Total remaining unpaid on calls.
		$	$	$	$
1. Fully called.....	15,000	100	1,500,000	1,500,000	None.

LIST OF SHAREHOLDERS AS AT 31ST DECEMBER, 1914.

(Not printed.)

BALANCE SHEET AS AT 31ST DECEMBER, 1914.

Dr. Capital and Liabilities.

Capital (Liabilities to Stockholders or Shareholders).

A.—Permanent Capital Stock or Shares.

1. (*a*) Ordinary joint stock capital fully called: Total called, $1,500,000; total paid thereon	$1,500,000 00		
4. (*d*) Dividends declared in respect of (1), but not yet paid	37,500 00		
5. (*e*) Unappropriated profits in respect of (1).....	86,487 05		
6. (*f*) Reserve fund in respect of (1)	1,600,000 00		
C.—Liabilities to Stockholders, other than already shown under A or B.			
26. Interest in reserve	27,500 00		
			$3,251,487 05
Total actual liabilities			$3,251,487 05

Contingent Liabilities.

49. Money for which the Corporation is contingently liable:			
50. (*a*) Principal and interest guaranteed	$9,539,312 50		
52. (*c*) Trust funds invested, but not guaranteed:			
53. (i) Principal	20,791,571 32		
54. (ii) Interest	58,616 56		
55. (*d*) Trust and agency funds uninvested bearing bank interest and not guaranteed	860,750 65		
56. (*e*) Other contingent liabilities	60,359 28		
			31,310,610 31
Inventory value of unrealized original assets of estates and agencies under administration by the Corporation			32,858,993 63
Gross total liabilities, actual and contingent			$67,421,090 99

BALANCE SHEET.—Continued.

Cr. Assets.

I.—Assets of which the Corporation is the Beneficial Owner.

A.—Immovable Property Owned Beneficially by Corporation.

1.	(*a*) Office premises situate as follows:		
2.	(i) At Toronto, held in freehold	$650,000 00	
3.	(ii) At Ottawa, held in freehold	175,000 00	
			$825,000 00

B.—Debts secured by Mortgages of Land.

9.	(*a*) Debts (other than item 10) secured by mortgages of land	$1,779,049 98	
10.	(*bb*) Debts secured by land held by the Company as mortgagee in possession, or secured by land for the rents and profits of which the Company is accountable	36,300 00	
11.	(*c*) Interest due and accrued on item 9 and 10 not included therein	76,438 97	
			1,891,788 95

C.—Debts not above enumerated for which the Corporation holds securities as follows:

22.	(*j*) Debts secured by Joint Stock Company bonds and debentures	$72,000 00	
23.	(*k*) Debts secured by call loans on stock and bonds	75,210 00	
26.	(*n*) Interest due and accrued on items 22 and 23 and not included therein	2,353 16	
			149,563 16

E.—Cash.

32.	(*b*) On hand and in banks	122,302 83

F.—Assets not hereinbefore mentioned.

37.	(*a*) Accrued rent, office building and vaults	$5,116 39	
39.	(*c*) Loans on corporations guarantee of mortgage account	257,500 00	
40.	(*d*) Sundry assets	215 72	
			262,832 11
	Total of assets owned beneficially by Corporation		$3,251,487 05

II.—Assets not owned beneficially by the Corporation, but for which the Corporation is Accountable.

A.—As Guarantor.

	(*a*) Mortgage securities:		
43.	(i) Principal	$7,893,919 77	
44.	(ii) Interest due and accrued	252,994 36	
	(*b*) Other securities:		
45.	(i) Principal	1,278,047 10	
46.	(ii) Interest due and accrued	5,306 07	
	Cash in bank	109,045 20	
			$9,539,312 50

B.—As Trustee, Representative, Guardian or Agent (without guarantee).

BALANCE SHEET.—Continued.

	(*a*) Mortgage securities:		
47.	(i) Principal	$14,685,374 22	
48.	(ii) Interest due and accrued	58,616 56	
	(*b*) Other securities:		
49.	(i) Principal	$6,108,334 91	
51.	(*c*) Unsecured debts, sundries	2,143 09	
52.	(*d*) Uninvested trust funds	916,829 03	
			$21,771,297 81
	Total of assets II.		$31,310,610 31
	Unrealized original assets, including real estate, mortgages, debentures, stock and bonds, etc., at inventory value		32,858,993 63
	Gross total of assets		$67,421,090 99

CASH ACCOUNT.

Receipts for the year ending 31st December, 1914.

I.—Received by the Corporation for its Own Use.

A.—Balance from 31st December, 1913.

		(Col. 1.)	(Total Col. 4.)
	(*b*) Cash not already shown under (1):		
2.	(i) On hand	$151 00	
3.	(ii) In bank	133,826 35	
			$133,977 35

C.—Receipts on account of Investments, Loans or Debts.

	(*a*) On mortgages of realty:		
10.	(i) Principal	.....	334,956 04
11.	(ii) Interest, including profits on guaranteed funds	$271,302 76	
	(*b*) On other securities:		
12.	(i) Principal	.....	356,810 00
13.	(ii) Interest or dividends	7,367 96	
	(*c*) Unsecured debts:		
15.	(ii) Interest received from bank	1,356 55	

D.—Receipts from Real Estate Owned Beneficially by Corporation.

17.	(*b*) Rents	92,626 55	

E.—Miscellaneous.

18.	(*a*) Commission, brokerage (or remuneration as corporate agent, trustee, etc.)	233,706 48	
			606,360 30

CASH ACCOUNT.—Continued.

Receipts for the year ending 31st December, 1914.

G.—Receipts from Other Sources.

30. (*a*) Returns from borrowers			$83,088 58
(*b*) Interest held in Reserve			11,000 00
(*c*) Sundry items in suspense			4,920 51
Total			$1,531,112 78

II.—Received as Corporate Trustee, Representative, Guardian or Agent in Trust.

A.—Balance from 31st December, 1913.

(*b*) Cash (not included in 31):

32. (i) On hand	$65 57		
33. (ii) In bank	691,820 03		
			$691,885 60

B.—Received on account of Investments, Loans or Debts.

34. (*a*) On mortgages: Principal, $3,193,369.57; interest, $1,639,373.84	4,832,743 41
35. (*b*) On other securities: Principal, $3,646,920.94; interest, $1,596,355.56	5,243,276 50

C.—Receipts from Real Estate.

37. (*a*) Sales (not included in foregoing items)	253,219 17
38. (*b*) Rents	477,576 70

D.—Receipts from other sources, viz.:

39. (*a*) For investments	2,159,279 02
40. (*b*) Sundry realizations	1,284,563 08
Total	$14,942,543 48

CASH ACCOUNT.

Expenditure for the year ending 31st December, 1914.

I.—Expended on Corporation Account.

A.—Sums Loaned or Invested on Capital Account.

	(Col. 1.)	(Total Col. 4.)
1. (*a*) Loaned on mortgages of realty		$523,466 07
(*b*) Loaned or invested in other securities, viz.:		
2. (i) Call loans on stocks and bonds		258,450 00
(ii) Loaned on Corporation guaranteed mortgage account		57,500 00
7. (*e*) Insurance or taxes advanced on property mortgaged to the Corporation		92,643 51

B.—Expended on Stock Account.

8. Dividends paid on permanent stock	$148,720 20	148,720 20

CASH ACCOUNT.—Continued.

Expenditure for the year ending 31st December, 1914.

	D.—Management Expenses (other than foregoing).		
25.	(*a*) Salaries, wages and fees	$170,560 32	
26.	(*b*) Commission or brokerage	8,743 61	
28.	(*d*) Stationery, postage, printing and advertising	24,558 34	
29.	(*e*) Law costs	30 00	
30.	(*f*) Rent, taxes (other than in 7 and 32) and rates	39,608 04	
31.	(*g*) Travelling expenses	4,691 91	
32.	(*h*) Registration fees	344 00	
33.	(*i*) Other management expenditure	11,970 57	
			$260,506 79
	(*j*) Wages, fuel, taxes, repairs, etc., to Corporation's premises at Toronto and Ottawa		40,652 48
	E.—Other Expenditures, viz.:		
34.	(*a*) Office furniture		2,000 00
35.	(*b*) Subscription to Canadian Patriotic Fund and Canadian Red Cross Society		11,000 00
36.	(*c*) Bonus to staff		13,870 90
	F.—Balance.		
37.	(*a*) Cash on hand and in bank		122,302 83
	Total		$1,531,112 78

II.—Expended on Trust or Agency Account.

A.—Loaned or Invested on Capital Account.

42.	(*a*) Loaned on mortgages of realty		$3,363,315 70
	(*b*) Loaned or invested on or in other securities		3,850,086 18
47.	(*a*) Real estate purchased		30,874 95
	(*b*) Incumbrances of realty paid off:		
48.	(i) Principal	$193,147 96	
49.	(ii) Interest	92,529 12	
			285,677 08

B.—Other Expenditures.

50.	(*a*) Commission or remuneration paid for management of estate, trust or agency (including item 26)	257,694 71
51.	(*b*) Rents, taxes and rates	168,585 57
53.	(*d*) Sundry distributions to beneficiaries, etc.	5,960,435 06
	C.—Balance.	
54.	(*a*) Cash on hand and in various banks	1,025,874 23
	Total	$14,942,543 48

MISCELLANEOUS STATEMENT FOR THE YEAR ENDING 31ST DECEMBER, 1914.

1. Amount of debentures maturing in 1915: Issued in Canada. This Corporation does not issue debentures.
2. Amount of other existing obligations which will mature in 1915: Guaranteed funds, $536,704.69.
3. Amount of securities held by the Corporation which will mature and become payable to the Corporation in 1915: Beneficially owned, $120,558.15.
4. Average rate of interest per annum paid by the Corporation during 1914: On deposits. On debentures; on debenture stock. Corporation does not take deposits and does not issue debentures or debenture stock.
5. Average rate of interest per annum received by the Corporation during 1914: (*a*) On mortgages of realty; (*b*) On other securities:
   (i) Owned beneficially by the Corporation, (*a*) 7.43%; (*b*) 5.42%.
   (ii) Not owned beneficially, (*a*) 6.49%; (*b*) 4.88%.
6. Of the mortgages owned beneficially by the Corporation, $521,165.79 is on realty situate in Ontario, and $1,278,518.65 is on realty situate eleswhere.
7. Of the mortgages not owned beneficially by the Corporation, $15,604,489.00 is on realty situate in Ontario, and $6,974,058.23 is on realty situate elsewhere.
8. Loans written off or transferred to real estate account during 1914, viz.:
   (i) Funds or securities owned beneficially, $4,800.00.
   (ii) Not so owned, $26,919.00.
9. Number and aggregate amount of mortgages upon which compulsory proceedings have been taken by the Corporation in 1914, viz.:
   (i) Owned beneficially, No., none; amount, none.
   (ii) Not so owned, No., none; amount, none.
10. Aggregate market value of land mortgaged to the Corporation:
   (i) Mortgages owned beneficially, $3,600,000.
   (ii) Not so owned, $46,000,000.
11. How often are the securities held by the Corporation valued? On renewal or transfer of mortgage.
12. (*a*) Specify the officers of the Corporation who are under bond and for what sum respectively? All officers, members of the staff, are under bond, aggregating $188,500.00.
   (*b*) Are the said bonds executed by private sureties or by Guarantee Companies? By Guarantee Companies.
13. Date when the accounts of the Corporation were last audited? 31st December, 1914.
14. Names and addresses of the auditors respectively for 1914, and for 1915 (if appointed):
   For 1914: R. F. Spence, Geo. Macbeth, Toronto.
   For 1915: R. F. Spence, Geo. Macbeth, Toronto.
15. What were the dividend days of the Corporation in 1914, and what rate or rates of dividend were paid on those days respectively? January 2nd, 2½%; April 1st, 2½%; July 2nd, 2½%; October 1st, 2½%.
16. What is the date appointed for the Annual Meeting? 1st Wednesday in February. Date of last Annual Meeting? 4th February, 1914.
17. Special General Meetings held in 1914: Dates, none.

CHARTERED TRUST AND EXECUTOR COMPANY.

(Formerly the Title and Trust Company.)

Head Office, Toronto, Ont.

Constating Instruments.

The Title and Trust Company was incorporated in 1905, by Special Act of the Parliament of Canada, 4-5 Edward VII., Chapter 162 (Royal Assent 20th July, 1905). By Section 19 of this Act the Company was required to make an initial deposit with the Receiver-General of Canada to carry on the business of Title Insurance, the said deposit to be increased to $75,000 within two years from the date of the issue of such license, and to be further increased as the Treasury Board may from time to time require.

In 1907, by Special Act of the Province of Ontario, 7 Edward VII., Chapter 118, the Company was upon the conditions therein specified made admissible to registry under *The Loan Corporations Act;* and initial registry was granted on the 30th August, 1907.

Annual Statement

Of the conditions and affairs of the Title and Trust Company at 31st December, 1914, and for the year ending on that day, made to the Registrar of Loan Corporations for the Province of Ontario, pursuant to the laws of the said Province.

The head office of the Corporation is at 61 Yonge Street, in the City of Toronto, in the Province of Ontario.

The Board is constituted of thirteen directors, holding office for the term of one year.

The directors and chief executive officers of the Corporation at 31st December, 1914, were as follows, together with their respective terms of office:

E. F. B. Johnston, K.C., Pres., Toronto, Ont.;	February 6th, 1914;	February 6th, 1915.
Hon. W. A. Charlton, Vice-Pres., Toronto, Ont.;	"	"
Noel Marshall, Vice-President, Toronto, Ont.;	"	"
W. J. Gage, Vice-President, Toronto, Ont.;	"	"
Geo. H. Hees, Director, Toronto, Ont.;	"	"
W. K. George, Director, Toronto, Ont.;	"	"
W. R. Hobbs, Director, Toronto, Ont.;	"	"
R. Wade, Director, Orillia, Ont.;	"	"
F. B. Tudhope, Director, Orillia, Ont.;	"	"
Allan McPherson, Director, Longford Mills, Ont.;	"	"
Jacob Kohler, Director, Cayuga, Ont.;	"	"
D. B. Hanna, Director, Toronto, Ont.;	"	"
John J. Gibson, Managing Director, Toronto, Ont.;	"	"
T. M. Prentiss, Secretary, Toronto, Ont.		

A.—Permanent capital stock: Total amount authorized, $1,000,000, total amount subscribed, $273,000.00, as more particularly set out in Schedule A hereto.

Schedule A.

Class 2.—Fixed and permanent capital stock created by virtue of Joint Stock Companies' Acts or Private Acts.

Last call made Date, June 1st, 1914; rate per cent. 5% gross amount, $11,950.00; amount paid thereon, $9,900.00.

Description.	No. of shares.	Par value.	Total amount held	Total amount paid thereon.	Total remaining unpaid.
		$	$	$	$
65 per cent called.....	2,730	100	273,000	188,325	84,675
Totals	2,730	.....	273,000	188,325	84,675

LIST OF SHAREHOLDERS AS AT 31st DECEMBER, 1914.

(Not printed.)

BALANCE SHEET AS AT 31st DECEMBER, 1914.

Dr. Capital and Liabilities.

Capital (Liabilities to Stockholders or Shareholders).		
A.—Permanent Capital Stock or Shares.		
2. (*b*) Ordinary joint stock capital, 65 per cent. called, $177,450.00 total paid thereon	$175,100 00	
3. (*c*) Joint stock capital paid in advance of calls	13,225 00	
4. (*d*) Dividends declared in respect of (2), (3), but not yet paid	5,617 57	
5. (*e*) Unappropriated profits	5,473 30	
6. (*f*) Reserve fund	45,000 00	
		$244,415 87
Total actual liabilities		$244,415 87
Contingent Liabilities.		
48. Money for which the Corporation is contingently liable, viz.:		
52. (*c*) Trust funds invested, but not guaranteed, including profits in land contracts	$1,024,848 81	
55. (*d*) Trust funds uninvested not bearing interest and not guaranteed in banks	19,905 02	
Total contingent liabilities		1,044,753 83
Gross total liabilities, actual and contingent		$1,289,169 70

Cr. Assets.

I.—Assets of which the Corporation is the Beneficial Owner.		
B.—Debts secured by Mortgages of Land.		
9. (*a*) Debts secured by mortgages of land	$68,257 34	
11. (*c*) Interest due and accrued on item 9	1,828 12	
C.—Debts, not above enumerated for which the Corporation holds securities as follows:		
14. (*b*) Debts secured by Municipal Bonds or Debentures..	101,693 19	
22. (*j*) Debts secured by Bank and other stocks for Call Loans	12,774 37	
26. (*n*) Interest due and accrued on items (14), (22) and not included therein	1,730 19	
D.—Unsecured Debts.		
27. (*a*) Sundry accounts receivable	8,654 25	
E.—Cash.		
31. (*a*) On hand	472 12	
32. (*b*) In banks	9,112 87	

BALANCE SHEET.—Continued.

F.—Assets not Hereinbefore Mentioned.

37.	(*a*) Stock in Provident Land Co.	$13,600 00	
38.	(*b*) Equity in Real Estate	4,243 20	
39.	(*c*) Office furniture	1,877 15	
40.	(*d*) Automobile—depreciation written off	2,000 00	
41.	(*e*) Stocks and accrued dividends	18,173 07	
			$244,415 87
	Total of assets owned beneficially by Corporation		$244,415 87

II. Assets not owned Beneficially by Corporation but for which the Corporation is Accountable.

B.—As Trustee, Representative, Guardian or Agent (without guarantee).

(*a*) Mortgage securities:

47.	(i) Principal	$243,804 28	
	(*b*) Other securities:		
49.	(i) Real Estate and accounts receivable	781.044 53	
52.	(*d*) Uninvested Trust Fund—cash in banks	19,905 02	
	Total of assets II.		$1,044,753 83
	Gross total of assets I. and II.		$1,289,169 70

CASH ACCOUNT.

Receipts for the year ending 31st December, 1914.

I.—Received by the Corporation for Its Own Use.

A.—Balances from 31st December, 1913.

		(Col. 1.)	(Col. 3.)	(Total, Col. 4.)
	(*a*) Cash not already shown under (1):			
2.	(i) On hand	.....	$1,534 18	$1,534 18
3.	(ii) In bank	.....	8,020 21	8,020 21
	B.—Sums Received Wholly or Partly on Capital Stock.			
4.	(*a*) Calls on joint stock permanent capital...	.....	22,675 00	22,675 00
	C.—Receipts on Account of Investments, Loans or Debts.			
	(*a*) On mortgages of realty:			
10.	(i) Principal	.....	38,687 53	38,687 53
11.	(ii) Interest	$2,643 74	.....	2,643 74
	(*b*) On other securities:			
12.	(i) Principal	.....	25,741 23	25,741 23
13.	(ii) Interest or dividend	8,483 02	.....	8,483 02

CASH ACCOUNT.—Continued.

Receipts for the year ending 31st December, 1914.

	(c) Unsecured debts:			
14.	(i) Principal	.....	$184 23	$184 23
15.	(ii) Interest	$189 61	.....	189 61
	E.—Miscellaneous.			
18.	(a) Commission, brokerage (or remuneration as corporate agent, trustee, etc.)	24,075 38	.....	24,075 38
	G.—Receipts from other sources.			
30.	(a) Insurance, legal expenses, registration fees	723 72	.....	723 72
	(b) Title insurance premiums, transfer fees, valuation fees	399 48	.....	399 48
	(c) Rent from former office leased for unexpired term	1,750 57	.....	1,750 57
	Totals	$38,265 52	$96,842 38	$135,107 90

	II.—Received as Corporate Trustee, Representative, Guardian or Agent in Trust.			
	A.—Balance from 31st December, 1913.	(Col. 1.)	(Col. 3.)	(Total, Col. 4.)
	(b) Cash (not included in 31):			
33.	(ii) In banks	.....	$5,363 46	$5,363 46
	B.—Receipts on account of investments, loans:			
34.	(a) On mortgages Principal, $160,843.01; Interest, $46,587.84	$46,587 84	160,843 01	207,430 85
35.	(b) On other securities, principal	.....	19,275 00	19,275 00
36.	(c) Unsecured debts, principal	.....	496,342 54	496,342 54
	C.—Receipts from Real Estate.			
37.	(a) Sales	.....	299,996 46	299,996 46
38.	(b) Rents	6,829 78	.....	6,829 78
	D.—Receipts from Other Sources, viz.:			
39.	(a) From clients for investment	.....	232,389 45	232,389 45
	Totals	$53,417 62	$1,214,209 92	$1,267,627 54

CASH ACCOUNT.

Expenditure for the year ending 31st December, 1914.

	I.—Expended on Corporation Account.	(Col. 1.)	(Col. 3.)	(Total, Col. 4.)
	A.—Sums Loaned or Invested on Capital Account.			
1.	(a) Loaned on mortgage of realty	.....	$50,885 16	$50,885 16
	(b) Loaned on, or invested in, other securities, viz.:			
2.	(i) Bank and other Stocks	.....	22,382 50	22,382 50
3.	(ii) Invested in syndicate	.....	2,043 20	2,043 20

CASH ACCOUNT.—Continued.

Expenditure for the year ending 31st December, 1914.

B.—Expended on Stock Account.			
8. Dividends paid on permanent stock.....	$9,704 42	.....	$9,704 42
D.—Management Expenses.			
25. (*a*) Salaries, wages and fees	15,272 02	.....	15,272 02
26. (*b*) Commission or brokerage	2,493 84	.....	2,493 84
28. (*d*) Stationery, postage, printing, etc.	4,842 03	.....	4,842 03
29. (*e*) Law costs	265 56	.....	265 56
30. (*f*) Fuel, rent, taxes (other than 7 and 32) and rates . , ...	8,036 80	.....	8,036 80
31. (*g*) Travelling expenses	28 60	.....	28 60
32. (*h*) Registration fees	10 80	.....	10 80
33. (*i*) Other management expenditure, Directors' fees	1,174 60	.....	1,174 60
E.—Other Expenditures, viz.:			
34. (*a*) Sundry expenses, other than above ..	4,752 39	.....	4,752 39
35. (*b*) Statutory and license fees	1,033 83	.....	1,033 83
(*c*) Automobile and furniture	2,501 00	.....	2,501 00
On account for client	96 16	.....	96 16
F.—Balance.			
37. (*a*) Cash on hand and in banks	.....	9,584 99	9,584 99
Totals	$50,212 05	$84,895 85	$135,107 90

II.—Expended on Trust or Agency Account.			
A.—Loaned or Invested on Capital Account.			
42. (*a*) Loaned on mortgages of realty	.....	$212,983 76	$212,983 76
(*b*) Loaned or invested on or in other securities, viz.:			
43. (i) Stocks and bonds	.....	28,475 00	28,475 00
44. (ii) Sale agreements	.....	284,948 46	284,948 46
47. (*a*) Real estate purchased	.....	187,575 76	187,575 76
(*b*) Incumbrances on Realty paid off, viz.:			
48. (i) Principal	.....	80,692 58	80,692 58
49. (ii) Interest	$28,455 99	.....	28,455 99
B.—Other Expenditures.			
50. (*a*) Commission or remuneration paid for management of estate, trust or agency (including item 26)	25,819 71	.....	25,819 71
53. (*d*) Expenses in behalf of clients.....	13,951 25	.....	13,951 25
Distributed to clients	.....	384,820 01	384,820 01
C.—Balance.			
54. (*b*) Cash on hand and in banks	.....	19,905 02	19,905 02
Totals	$68,226 95	$1,199,400 59	$1,267,627 54

MISCELLANEOUS STATEMENT FOR THE YEAR ENDING 31ST DECEMBER, 1914.

1. Amount of debentures maturing in 1915: Issued in Canada, none; issued elsewhere, none.
2. Amount of other existing obligations which will mature in 1915: none.
3. Amount of securities held by the Corporation which will mature and become payable to the Corporation in 1915: $15,706.52.
4. Average rate of interest per annum paid by the Corporation during 1914: On deposits, none; on debentures, none; on debenture stock, none.
5. Average rate of interest per annum received by the Corporation during 1914:
   (a) On mortgages of realty; (b) On other securities.
   (i) Owned beneficially by the Corporation: (a) 6⅓%; (b) 5¼%.
   (ii) Not owned beneficially: (a) 6¾%; (b) nil.
6. Of the mortgages owned beneficially by the Corporation, $68,257.34 is on realty situate in Ontario, and none is on realty situate elsewhere.
7. Of the mortgages not owned beneficially by the Corporation, $243,804.28 is on realty situate in Ontario, and none is on realty situate elsewhere.
8. Loans written off or transferred to real estate account during 1914, viz.:
   (i) Funds or securities owned beneficially, none.
   (ii) Not so owned, none.
9. Number and aggregate amount of mortgages upon which compulsory proceedings have been taken by the Corporation in 1914, viz.:
   (i) Owned beneficially, No., none. Amount, none.
   (ii) Not so owned, No., none. Amount, none.
10. Aggregate market value of land mortgaged to the Corporation:
   (i) Mortgages owned beneficially, $212,231.77.
   (ii) Not so owned, $518,130.50.
11. How often are the securities held by the Corporation valued? Yearly.
12. (a) Specify the officers of the Corporation who are under bond and for what sum respectively: Managing Director, $4,000.00; Secretary, $2,000.00; Bookkeeper, $2,000.00; Cashier, $2,000.00.
   (b) Are the said bonds executed by private sureties or by Guarantee Companies? Guarantee Companies.
13. Date when the accounts of the Corporation were last audited? January 20th, 1915.
14. Names and addresses of the auditors respectively for 1914 and for 1915 (if appointed):
   For 1914: Thomas Jenkins, James Hardy.
   For 1915: Thomas Jenkins, James Hardy.
15. What were the dividend days of the Corporation in 1914, and what rate or rates of dividend were paid on those days respectively: 1st January, 3%; 1st July, 3%.
16. What is the date appointed for the Annual Meeting? February 6th, 1915. Date of last Annual Meeting? February 6th, 1914.
17. Special General Meetings held in 1914: Date, December 21st, 1914.

THE ROYAL TRUST COMPANY.

Head Office, Montreal, Que.

Constating Instruments.

The Royal Trust Company was incorporated in 1892, by Special Act of the Province of Quebec, 55-56 Vict., chap. 79, which was amended by 55-56 Vict. (1892), chap. 80 (Q.), and by 59 Vict. (1895), chap. 67 (Q.), and by 63 Vict. (1900), chap. 76 (Q.).

Authorized by Special Act of the Legislature of Ontario, 2 Edw. VII., chap. 103, to transact business therein as specified in section 1 (5) of the said Act, which enacts as follows:

"(5) The Company shall be limited in respect to all business relating to property, rights or interests in the Province of Ontario, to the powers mentioned in the schedule to the Ontario Trusts Companies' Act, and shall be subject to the general provisions of the said Act and of the general public law of the said Province relating to trust companies and trusts."

The Company has a deposit in the Province of Ontario amounting to $200,000.

Annual Statement

Of the condition and affairs of the Royal Trust Company at the 31st December, 1914, and for the year ending on that day, made to the Registrar of Loan Corporations for the Province of Ontario, pursuant to the laws of the said Province.

The head office of the Corporation is at No. 107 St. James Street, in the City of Montreal, Quebec.

The chief agency for Ontario is situate at corner of Queen and Yonge Streets, in the City of Toronto, in the Province of Ontario.

The chief agent and attorney for Ontario is Bruce L. Smith, and his address is Royal Trust Company, Toronto, Ontario.

The Board is constituted of sixteen directors, holding office for one year.

The directors and chief executive officers of the Corporation at the 31st December, 1914, were as follows, together with their respective terms of office:

H. V. Meredith, President, Montreal;	10th Nov., 1914;	9th Nov., 1915.
Sir Wm. C. Van Horne, K.C.M.G., Vice-President, Montreal;	"	"
Sir H. Montague Allan, Director, Montreal;	"	"
R. B. Angus, Director, Montreal;	"	"
A. Baumgarten, Director, Montreal;	"	"
E. B. Greenshields, Director, Montreal;	"	"
C. R. Hosmer, Director, Montreal;	"	"
Sir W. C. Macdonald, Director, Montreal;	"	"
Hon. R. Mackay, Director, Montreal;	"	"
Sir Frederick Williams-Taylor, Director, Montreal;	"	"
David Morrice, Director, Montreal;	"	"
Sir T. G. Shaughnessy, K.C.V.O., Director, Montreal;	"	"
A. D. Braithwaite, Director, Montreal;	"	"
C. B. Gordon, Director, Montreal;	"	"
Hon. Sir Lomer Gouin, K.C.M.G., Director, Montreal;	"	"
H. R. Drummond, Director, Montreal;	"	"
A. E. Holt, Manager, Montreal;	"	"
G. K. Ross, Secretary;	"	"

A.—Permanent capital stock: Total amount authorized, $5,000,000; total amount subscribed, $1,000,000, as more particularly set out in Schedule A hereto.

SCHEDULE A.

Class 2.—Fixed and Permanent Capital Stock created by virtue of Joint Stock Companies Acts or Private Acts.

Last call made: Date 30th June, 1909; rate 30%; gross amount, $300,000; amount paid thereon, $300,000.

Description.	No. of shares	Par value.	Total amount held.	Total amount paid thereon.	Total remaining unpaid on calls.
		$	$	$	$
1. Fully called.....	10,000	100	1,000,000	1,000,000	.....

LIST OF SHAREHOLDERS AS AT 31ST DECEMBER, 1914.

(Not printed.)

BALANCE SHEET AS AT 31ST DECEMBER, 1914.

Dr. Capital and Liabilities.

Capital (Liabilities to Stockholders or Shareholders).

A.—Permanent Capital Stock or Shares.

1. (*a*) Ordinary joint stock capital; fully called; total called, $1,000,000; total paid thereon.....	$1,000,000 00	
4. (*d*) Dividends declared in respect of (1), but not yet paid.....	30,000 00	
5. (*e*) Unappropriated profits on (1).....	518,527 59	
6. (*f*) Reserve fund in respect of (1).....	1,000,000 00	
		$2,548,527 59

Liabilities to the Public.

37. Owing to banks (including interest due or accrued).....	1,708,042 80
40. Other liabilities to the public:	
41. (*a*) Charges accrued to date	4,055 32
Total actual liabilities	$4,260,625 71

II.—Contingent Liabilities.

49. Money for which the Corporation is contingently liable, viz.:		
50. (*a*) Principal guaranteed	$315,650 94	
52. (*c*) Trust funds invested, but not guaranteed:		
(i) Principal	76,861,144 40	
55. (*d*) Trust funds uninvested	7,190,324 69	
56. (*e*) Agency funds uninvested	33,852 68	
57. (*f*) Judicial surety, indemnity and other bonds.....	225,876 57	
Total contingent liabilities		$84,626,849 28
Gross total liabilities, actual and contingent.....		$88,887,474 99

BALANCE SHEET.—Continued.

Cr. Assets.

I.—Assets of which the Corporation is the Beneficial Owner.			
A.—Immovable Property Owned Beneficially by Corporation.			
D.—Debts secured by Mortgages of Land.			
9. (a) Debts (other than item 10) secured by mortgages of land and buildings		$602,659 17	
11. (c) Interest due and accrued on item (9) and not included therein		10,175 99	
			$612,835 16
C.—Debts not above enumerated for which the Corporation holds securities, as follows:			
14. (b) Municipal bonds and debentures		$11,033 95	
18. (f) Stocks or bonds of any of the Provinces of Canada.		25,000 00	
22. (j) Railway and other industrial securities		1,139,679 11	
23. (k) Deposits with Provincial Governments		420,000 00	
24. (l) Debts secured by bonds, stocks, etc		1,928,071 63	
26. (n) Interest due or accrued on items 14 to 24 and not included therein		17,091 00	
			3,540,875 69
D.—Unsecured Debts.			
27. (a) Balances on sundry accounts, including commissions, fees, etc., due			98,293 36
E.—Cash.			
31. (a) On hand			370 00
37. Office furniture			8,251 50
Total assets owned beneficially by the Corporation			$4,260,625 71
NOTE.—Assets reported in 1913, but written off in 1914 (not extended), $8,453.86.			
II.—Assets not owned beneficially by the Corporation but for which the Corporation is accountable.			
A.—As Guarantors.			
(a) Mortgage securities:			
43. (i) Principal		$254,150 94	
(b) On other securities:			
45. (i) Principal		61,500 00	
			$315,650 94
B.—As Trustee, Representative, Guardian or Agent (without guarantee).			
(a) Mortgage securities:			
47. (i) Principal		$17,316,211 74	
(b) On other securities:			
49. (i) Principal		59,544,932 66	
52. (d) Uninvested trust funds		7,190,324 69	
53. (e) Uninvested agency funds		33,852 68	
54. (f) Securities held against judicial surety, indemnity, and other bonds		225,876 57	
			$84,311,198 34
Total assets of II.			$84,626,849 28
Gross total of assets I. and II.			$88,887,474 99

CASH ACCOUNT.

Receipts for the year ending 31st December, 1914.

I.—Received by the Corporation for its Own Use.

A.—Balances from 31st December, 1913.

		(Col. 1.)	(Total, Col. 4.)
1.	(*b*) Cash (not already shown under (i):		
2.	(i) On hand	.....	$370 00
	C.—Receipts on account of Investments, Loans or Debts.		
	(*a*) On mortgages of realty:		
10.	(i) Principal	.....	757,540 73
11.	(ii) Interest	$41,967 24	
	(*b*) On other securities:		
12.	(i) Principal	.....	423,533 77
13.	(ii) Interest or dividends	63,246 52	
	C.—Secured Debts.		
14.	(i) Principal	.....	936,781 81
15.	(ii) Interest	56,205 38	
	E.—Miscellaneous.		
18.	(*a*) Commission, brokerage (or remuneration as Corporate Agent, etc.)	432,311 69	593,730 83
	F.—Borrowed Money.		
25.	(*a*) Bank or other advances, discounts or overdrafts	.....	1,708,042 80
	Total		$4,419,999 94

II.—Received as Corporate Trustee, Representative, Guardian or Agent in Trust.

A.—Balance from 31st December, 1913.

	(*b*) Cash:		
33.	(ii) In bank	$2,781,756 41	
	B.—Received on account of Investments, Loans or Debts.		
34.	(*a*) On mortgages: Principal, $2,279,790.16; interest, $1,321,102.62	3,600,892 78	
35.	(*b*) On other securities: Principal, $4,406,100.38; interest, $5,205,020.57	9,611,120 95	
36.	(*c*) On unsecured debts: Principal, $2,950.00; interest, $192.26	3,142 26	
	C.—Receipts from Real Estate.		
37.	(*a*) Sales (not included in foregoing items)	111,171 36	
38.	(*b*) Rents	290,434 39	
	D.—Receipts from Other Sources.		
39.	(*a*) Estate and agencies (Capital and Revenue Account) realizations, receipts, etc.	22,468,342 63	$38,866,860 78
	Total		$43,286,860 72

CASH ACCOUNT.

Expenditure for the year ending 31st December, 1914.

I.—Expended on Corporation Account.

A.—Sums Loaned or Invested on Capital Account.

		(Col. 1.)	(Total, Col. 4.)
1. (*a*)	Loaned on mortgages of realty	.....	$654,240 55
(*b*)	Loaned or invested in other securities	.....	1,134,412 70

B.—Expended on Stock Account.

8.	Dividend paid on permanent stock	$160,000 00	160,000 00

C.—Borrowed money (other than foregoing) or interest thereon, paid, viz.:

18. (*a*)	Bank account (Principal and Interest)	.....	1,938,431 96

D.—Management Expenses.

25. (*a*)	Salaries, wages and fees	$225,858 27	
26. (*b*)	Commission or brokerage	2,351 79	
28. (*d*)	Stationery, postage, printing and advertising	25,151 78	
29. (*e*)	Law costs	3,091 89	
30. (*f*)	Fuel, rent, taxes (other than 7 and 32) and rates	66,672 56	
31. (*g*)	Travelling expenses	7,734 04	
32. (*h*)	Registration fees	650 00	
33. (*i*)	Other management expenditure	30,511 22	
			362,021 55

E.—Other Expenditures, viz.:

34. (*a*)	Office furniture	10,523 18
35. (*b*)	Contribution to Patriotic Fund	10,000 00
36. (*c*)	Increase in amounts deposited with Provincial Governments	150,000 00

F.—Balance.

37. (*a*)	Cash on hand	370 00
	Total	$4,419,999 94

II.—Expended on Trust or Agency Account.

A.—Loaned or Invested on Capital Account.

42. (*a*)	Loaned on mortgages of realty	$2,555,240 37	
(*b*)	Loaned or invested on or in other securities	5,414,159 82	
47. (*a*)	Real estate purchased	107,127 71	

(*b*) Incumbrances on realty paid off, viz.:

48.	(i) Principal	56,002 81	
49.	(ii) Interest	17,863 42	

CASH ACCOUNT.—Continued.

Expenditure for the year ending 31st December, 1914.

B.—Other Expenditures.

53.	(*d*) Estate and agencies, payments on account of capital and revenue	23,492,289 28	
	C.—Balances.		
54.	(*b*) Cash in banks	7,224,177 37	
			$38,866,860 78
	Total		$43,286,860 72

Miscellaneous Statement for the Year Ending 31st December, 1914.

1. Amount of Debentures maturing in 1915: Issued in Canada, nil. Issued elsewhere, nil. No debentures issued.
2. Amount of other existing obligations which will mature in 1915, none.
3. Amount of securities held by the Corporation which will mature and become payable to the Corporation in 1915, $78,000.00.
4. Average rate of interest per annum paid by the Corporation during 1914, on deposits: on debentures, on debenture stock, no deposits taken nor debentures issued.
5. Average rate of interest per annum received by the Corporation during 1914:
   (*a*) on mortgages of realty; (*b*) on other securities.
   (i) Owned beneficially by the Corporation: (*a*) About 6½%; (*b*) About 5%.
   (ii) Not owned beneficially: (*a*) About 6½%; (*b*) About 5%.
6. Of the mortgages owned beneficially by the Corporation, $25,695.00 is on realty situate in Ontario, and $576,964.17 is on realty situate elsewhere.
7. Of the mortgages not owned beneficially by the Corporation, $1,439,274.48 is on realty situate in Ontario, and $16,131,088.20 is on realty situate elsewhere.
8. Loans written off or transferred to real estate account during 1914, viz.:
   (i) Funds or securities owned beneficially, none.
   (ii) Not so owned, none.
9. Number and aggregate amount of mortgages upon which compulsory proceedings have been taken by the Corporation in 1914, viz.:
   (i) Owned beneficially, No., 2; amount, $3,191.54.
   (ii) Not so owned, No. 94; amount, $229,659.35.
10. Aggregate market value of land mortgaged to the Corporation:
   (i) Mortgages owned beneficially, $1,360,820.00.
   (ii) Not so owned, $43,798,015.26.
11. How often are the securities held by the Corporation valued? Quarterly.
12. (*a*) Specify the officers of the Corporation who are under bond and for what sum respectively: All the officers of the Company, for a total of $236,000.00.
   (*b*) Are the said bonds executed by private sureties or by Guarantee Companies? Guarantee Companies.
13. Date when the accounts of the Corporation were last audited: 30th September, 1914.
14. Names and addresses of the auditors respectively for 1914 and for 1915 (if appointed):
   For 1914: James Hutchison, C. A., Montreal.
   For 1915: James Hutchison, C. A., Montreal.
15. What were the Dividend days of the Corporation in 1914, and what rate or rates of dividend were paid on those days respectively? 31st March, 3%; 30th June, 3%; 30th September, 3% and bonus of 4%; 31st December, 3%.
16. What is the date appointed for the Annual Meeting? 2nd Tuesday in November. Date of last Annual Meeting? 10th November, 1914.
17. Special General Meetings held in 1914: Dates, none.

MERCANTILE TRUST COMPANY OF CANADA, LIMITED.

Head Office, Hamilton, Ont.

Constating Instruments.

The Mercantile Trust Company of Canada, Limited, was incorporated by Letters Patent of the Dominion of Canada, bearing date 12th November, 1906.

Authorized by special Act of the Legislature of Ontario, 7 Edw. VII., chap. 115, to transact business therein as specified in section 1 (3) of the said Act, which enacts as follows:

" (3) The Company shall be limited in respect of all business relating to property, rights or interests in the Province of Ontario, to the powers mentioned in the schedule to The Trust Companies Act, and shall be subject to the general provisions of the said Act, and of the general public law of the said Province relating to trust companies and trusts."

Annual Statement

Of the condition and affairs of the Mercantile Trust Company at 31st December, 1914, and for the year ending on that day, made to the Registrar of Loan Corporations for the Province of Ontario, pursuant to the laws of the said Province.

The head office of the Corporation is at Bank of Hamilton Building, in the City of Hamilton, in the Province of Ontario.

The Board is constituted of fifteen directors, holding office for one year.

The directors and chief executive officers of the Corporation at 31st December, 1914, were as follows, together with their respective terms of office:

Cyrus A. Birge, President, Hamilton, Ont.;	February 2nd, 1914;	February 2nd, 1915.
Henry L. Roberts, Vice-President, Grimsby, Ont.;	"	"
George Rutherford, Vice-President, Hamilton, Ont.;	"	"
C. C. Dalton, Vice-President, Toronto, Ont.;	"	"
Hon. John S. Hendrie, C.V.O., Director, Toronto, Ont.;	"	"
J. J. Green, Director, Hamilton, Ont.;	"	"
T. C. Haslett, K.C., Director, Hamilton, Ont;	"	"
A. E. Dyment, Director, Toronto, Ont;	"	"
Stanley Mills, Director, Hamilton, Ont.;	"	"
W. H. Merritt, M.D., Director, St. Catharines, Ont;	"	"
James Turnbull, Director, Hamilton, Ont.;	"	"
J. F. Kavanagh, Director, Hamilton, Ont.;	"	"
S. C. Mewburn, K.C., Director, Hamilton, Ont.;	"	"
Lt.-Col. W. A. Wood, Director, Hamilton, Ont.;	"	"
John I. McLaren, Director, Hamilton, Ont.;	"	"
S. C. Macdonald, Manager-Secretary, Hamilton, Ont.;	"	"

A. Permanent capital stock: Total amount authorized, $1,000,000; total amount subscribed, $463,500.

Schedule A.

Class 2.—Fixed and Permanent Capital Stock created by virtue of Joint Stock Companies Acts or Private Acts.

Description.	No. of shares.	Par value.	Total amount held.	Total amount paid thereon.	Total remaining unpaid on calls.
		$	$	$	$
2. Fully called.....	4,635	100	463,500	461,000	2,500 00

LIST OF SHAREHOLDERS AS AT 31st DECEMBER, 1914.

(Not printed.)

BALANCE SHEET AS AT 31ST DECEMBER, 1914.

Dr. Capital and Liabilities.

Capital (Liabilities to Stockholders or Shareholders).			
A.—Permanent Capital Stock or Shares.			
2. (*b*) Ordinary joint stock capital, fully called; total called, $463,500 total paid thereon		$461,000 00	
4. (*d*) Dividends declared in respect of (2), but not yet paid		13,794 02	
5. (*e*) Unappropriated profits in respect of (2)		6,727 09	
6. (*f*) Reserve fund		70,065 00	
7. (*g*) Contingent fund		12,500 00	
			$564,086 11
Liabilities to the Public.			
37. Owing to banks (including interest due or accrued)			55,473 07
Total actual liabilities			$619,559 18
Contingent Liabilities.			
49. Money for which the Corporation is contingently liable, viz.:			
50. (*a*) Principal guaranteed 51. (*b*) Interest guaranteed		$413,136 57	
52. (*c*) Trust funds invested but not guaranteed:			
53. (i) Principal 54. (ii) Interest		2,580,442 00	
55. (*d*) Trust funds uninvested bearing bank interest and not guaranteed		119,708 62	
Total contingent liabilities			3,113,287 19
Gross total liabilities, actual and contingent			$3,732,846 37

I.—Assets of which the Corporation is the Beneficial Owner.			
A.—Immovable Property Owned Beneficially by Corporation.			
1. (*a*) Office premises situate as follows: 2. (i) At Hamilton, held in freehold		$33,382 84	
5. (*b*) Freehold land (including buildings) other than foregoing		8,528 94	
			$41,911 78
B.—Debts secured by Mortgages of Land.			
9. (*a*) Debts other than item (10) secured by mortgages of land		$451,844 16	
11. (*c*) Interest due and accrued on item (9)		25,620 30	
			477,464 46
C.—Debts not above enumerated for which the Corporation holds securities as follows:			
22. (*j*) Debts secured by stocks, bonds and debentures		$55,123 64	
23. (*k*) Debts secured by collateral security		35,256 94	
26. (*n*) Interest due or accrued on items 22 and 23 and not included therein		2,730 54	
			93,111 12

BALANCE SHEET.—Continued.

Cr. Assets.

E.—Cash.

31. (a)	On hand	$200 00	$200 00

F.—Assets not hereinbefore mentioned

37. (a)	Office furniture and safe deposit boxes	$3,300 00	
38. (b)	Sundry assets	3,571 82	
			6,871 82
	Total assets owned beneficially by Corporation		$619,559 18

II.—Assets not owned beneficially by Corporation, but for which the Corporation is accountable.

A.—As Guarantors.

(a) Mortgage securities:

43.	(i) Principal	$394,296 90	
44.	(ii) Interest due or accrued	18,787 38	
			$413,084 28

B.—As Trustee, Representative, Guardian or Agent (without guarantee).

(a) Mortgage securities:

47.	(i) Principal	$451,201 37	
48.	(ii) Interest	433 39	

(b) On other securities:

49.	(i) Principal	2,127,521 30	
50.	(ii) Interest	1,285 94	
52. (d)	Uninvested Trust funds, including uninvested Guaranteed funds	119,760 91	
			2,700,202 91
	Total of assets II.		$3,113,287 19
	Gross total assets I. and II.		$3,732,846 37

CASH ACCOUNT.

Receipts for the year ending 31st December, 1914.

I.—Received by the Corporation for its Own Use.

A.—Balance from 31st December, 1913.

1. Cash:

		(Col. 1.)	(Col. 3.)	(Total Col. 4.)
2.	(i) On hand		$361 46	
3.	(ii) In bank		95,502 49	

CASH ACCOUNT.—Continued.

Receipts for the year ending 31st December, 1914.

		(Col. 1.)	(Col. 3.)	(Total Col. 4.)
B.—Sums received wholly or partly on Capital Stock.				
4.	(*a*) Calls on joint stock permanent capital	.....	$8,900 00	
5.	(*b*) Premiums on (4)	$65 00	.....	
C.—Receipts on Account of Investments, Loans or Debts.				
	(*a*) On mortgages of realty:			
10.	(i) Principal	.....	106,476 19	
11.	(ii) Interest	28,421 71	.....	
	(*b*) On other securities:			
12.	(i) Principal	.....	162,782 66	
13.	(ii) Interest or dividends	5,259 60	.....	
	(*c*) Unsecured Debts:			
15.	(ii) Interest allowed by bank on deposits	277 72	.....	
D.—Receipts from Real Estate Owned Beneficially by Corporation.				
17.	(*b*) Rents	2,126 00	.....	
	E.—Miscellaneous.			
18.	(*a*) Commission, brokerage (or remuneration as Corporate Agent, etc.)	19,723 81	.....	
19	(*b*) Premiums or bonus on loans.....	547 28	.....	
	F.—Borrowed Money.			
25.	(*a*) Bank or other advances	.....	55,473 07	
26.	(*b*) Borrowed by taking deposits	.....	38,841 03	
	G.—Receipts from other sources.			
30.	(*a*) Safe deposit vault, rents	1,596 30	.....	
	(*b*) Sundry receipts	.....	1,356 97	
	Totals	$58,017 42	$469,693 87	$527,711 29

II.—Received as Corporate Trustee, Representative, Guardian or Agent in Trust.		
	A.—Balance from 31st December, 1913.	
	(*b*) Cash (not included in 31):	
33.	(ii) In bank	$100,124 25
	B.—Received on account of Investments, Loans or Debts.	
34.	(*a*) On mortgages: Principal, $290,150.51; interest, $52,105.47	342,255 98
35.	(*b*) On other securities: Principal, $106,619.41; interest, $42.921.21...	149,540 62

CASH ACCOUNT.—Continued.

Receipts for the year ending 31st December, 1914.

C.—Receipts from Real Estate.

37. (*a*)	Sales	$50,752 95
38. (*b*)	Rents	27,509 39

D.—Receipts from other sources.

39. (*a*)	On guaranteed investments account	116,809 93
40. (*b*)	Sundry realizations	408,538 14
	Total	$1,195,531 26

CASH ACCOUNT.

Expenditure for the year ending 31st December, 1914.

I.—Expended on Corporation Account.

A.—Sums Loaned or Invested on Capital Account.

		(Col 1.)	(Col. 3.)	(Total Col. 4.)
1. (*a*)	Loaned on mortgages of realty	.....	$250,921 77	
(*b*)	Loaned on or invested in other securities:			
2.	(i) Stocks, bonds and debentures	.....	123,642 36	
3.	(ii) Collateral loans	.....	30,680 93	
7. (*d*)	Incumbrances on realty paid off	$400 00	.....	

B.—Expended on Stock Account.

8.	Dividends paid on permanent stock	26,476 11	.....	

C.—Borrowed Money (other than foregoing) or interest thereon paid, viz.:

18. (*a*)	Bank account (principal and interest)	2,580 10	.....	
19. (*b*)	Deposits: Principal, $63,800.99; interest, $478.04	478 04	63,800 99	

D.—Management Expenses (other than foregoing).

25. (*a*)	Salaries, wages and fees	14,200 40	.....	
26. (*b*)	Commission or brokerage	1,389 20	.....	
28. (*d*)	Stationery, postage, printing and advertising	1,766 76	.....	
29. (*e*)	Law costs	102 63	.....	
30. (*f*)	Fuel, rent, taxes (other than in 7 and 32) and rates	4,946 31	.....	
31. (*g*)	Travelling expenses and Inspection costs	632 35	.....	
32. (*h*)	Registration fees	809 27	.....	
33. (*i*)	Other management expenditure	1,404 69	.....	

E.—Other Expenditure, viz.:

34 (*a*)	Office furniture and safe deposit boxes	.....	1,247 81	
35. (*b*)	Sundry disbursements	.....	2,031 57	

F.—Balance.

37. (*a*)	Cash on hand	.....	200 00	
	Totals	$55,185 86	$472,525 43	$527,711 29

CASH ACCOUNT.—Continued.

Expenditure for the year ending 31st December, 1914.

	II.—Expended on Trust or Agency Account.	
	Loaned or Invested on Capital Account.	
42	(*a*) Loaned on mortgages of realty	$312,074 52
	(*b*) Loaned or invested on or in other securities	44,730 85
	B.—Other Expenditures.	
53.	(*d*) On guaranteed investment account	217,843 30
	(*e*) As executor, trustee, etc.	501,121 68
	C.—Balances.	
54.	(*b*) In banks	119,760 91
	Total	$1,195,531 26

Miscellaneous Statement for the Year Ending 31st December, 1914.

1. Amount of debentures maturing in 1915; Issued in Canada: Company does not issue debentures.
2. Amount of other existing obligations which will mature in 1915: Guaranteed investments, $45,200.
3. Amount of securities held by the Corporation which will mature and become payable to the Corporation in 1915: Beneficially owned, $83,597.43.
4. Average rate of interest per annum paid by the Corporation during 1914: On deposits, 4.877%; on debentures, nil; on debenture stock, nil.
5. Average rate of interest per annum received by the Corporation during 1914:
   (*a*) On mortgages of realty; (*b*) on other securities:
   (i) Owned beneficially by the Corporation: (*a*) 7.96%; (*b*) 5¾%.
   (ii) Not owned beneficially: (*a*) 7.17%; (*b*) 5¾%.
6. Of the mortgages owned beneficially by the Corporation, $108,908.02 is on realty situate in Ontario, and $341,877.25 is on realty situate elsewhere.
7. Of the mortgages not owned beneficially by the Corporation, $409,566.01 is on realty situate in Ontario, and $282,582.67 is on realty situate elsewhere.
8. Loans written off or transferred to real estate account during 1914, viz.:
   (i) Funds or securities owned beneficially, $8,528.94.
   (ii) Not so owned, nil.
9. Number and aggregate amount of mortgages upon which compulsory proceedings have been taken by the Corporation in 1914, viz.:
   (i) Owned beneficially, No., 11; amount, $10,051.03.
   (ii) Not so owned, No., 5; amount, $15,200.78.
10. Aggregate market value of land mortgaged to the Corporation:
   (i) Mortgages owned beneficially, $1,921,081.
   (ii) Not so owned, $2,145,981.
11. How often are the securities held by the Corporation valued? Annually.
12. (*a*) Specify the officers of the Corporation who are under bond, and for what sum respectively: Five members of the staff, aggregating $12,500.
   (*b*) Are the said bonds executed by private sureties or by Guarantee Companies? Employees' Liability Co.
13. Date when the accounts of the Corporation were last audited? January 29th, 1915.
14. Names and addresses of the auditors respectively for 1914 and for 1915 (if appointed):
   For 1914: C. S. Scott, F.C.A., G. E. F. Smith, C.A., Hamilton.
   For 1915: C. S. Scott, F.C.A., G. E. F. Smith, C.A., Hamilton.
15. What were the dividend days of the Corporation in 1914, and what rate or rates of dividend were paid on those days respectively? January 2nd and July 2nd; 6% per annum.
16. What is the date appointed for the Annual Meeting? Not appointed. Date of last Annual Meeting? February 2nd, 1914.
17. Special General Meetings held in 1914: Dates, nil.

THE TRUSTS AND GUARANTEE COMPANY, LIMITED.

Head Office Toronto, Ontario.

Incorporated on the 24th February, 1897, by Letters Patent of Ontario issued under R.S.O., 1897, c. 191. See Ontario Trust Company Act (R.S.O. 1897, c. 206) and the Loan and Trust Corporations Act (R.S.O. 1914, chap. 184).

Annual Statement

Of the condition and affairs of the Trusts and Guarantee Company, Limited, of Toronto, Ont., at the 31st December, 1914, and for the year ending on that day, made to the Registrar of Loan Corporations for the Province of Ontario, pursuant to the laws of the said Province.

The head office of the Corporation is at No. 45 King Street West, in the City of Toronto, in the Province of Ontario.

The Board is constituted of thirteen directors, holding office for one year.

The directors and chief executive officers of the Corporation at the 31st December, 1914, were as follows, together with their respective terms of office:

James J. Warren, President, Toronto;	January 30th, 1914;	January 29th, 1915.
D. W. Karn, Vice-President, Woodstock;	"	"
C. E. Ritchie, Vice-President, Akron, Ohio;	"	"
N. W. Rowell, K.C., Director, Toronto;	"	"
A. F. MacLaren, Director, Toronto;	"	"
W. Thoburn, M.P., Director, Almonte;	"	"
J. H. Adams, Director, Toronto, Ont.;	"	"
G. P. Scholfield, Director, Toronto, Ont.;	"	"
Matthew Wilson, K. C., Director, Chatham;	"	"
Lloyd Harris, Director, Brantford;	"	"
A. C. Flumerfelt, Director, Victoria, B.C.;	"	"
W. D. Bell, Director, Chesley;	"	"
Edward Bentley, Stockdale, Manager, Toronto;	"	"
C. S. Hamilton, Secretary, Toronto, Ont.		

A.—Permanent capital stock: Total amount authorized, $2,000,000; total amount subscribed, $2,000,000; as more particularly set out in Schedule A hereto.

Schedule A.

Class 2.—Fixed and permanent capital stock created by virtue of Joint Stock Companies' Acts or Private Acts.

Description.	No. of shares.	Par value of shares.	Total amount held.	Total amount paid thereon.	Total remaining unpaid on calls.
		$	$	$ c.	$ c.
Fully called	1,129½	100	112,950	112,950 00	.....
0 per cent. called	18,870½	100	1,887,050	376,060 00	1,350 00
Paid in advance of calls	.....	.....	.....	872,605 52	.....
Totals	20,000	.....	2,000,000	1,361,615 52	1,350 00

LIST OF SHAREHOLDERS AS AT 31st DECEMBER, 1914.

(Not printed.)

BALANCE SHEET AS AT 31st DECEMBER, 1914.

Dr. Capital and Liabilities.

Capital (Liabilities to Stockholders or Shareholders).

A.—Permanent Capital Stock or Shares.

1. (a)	Ordinary joint stock capital fully called: Total called, $112,950.00; total paid thereon	$112,950 00	
2. (b)	Ordinary joint stock capital, 20 per cent. called; total, $1,887,050.00; total paid thereon	376,060 00	
3. (cc)	Joint stock capital paid in advance of calls	872,605 52	
4. (d)	Dividends declared in respect of (1), (2) and (3), but not yet paid	40,845 76	
(e)	Unappropriated profits in respect of (1), (2) and (3)	373,289 21	
			$1,775,750 49

Liabilities to the Public.

42. (a)	Open accounts		1,900 38
	Total actual liabilities		$1,777,650 87

II.—Contingent Liabilities.

48. Moneys for which the Corporation is contingently liable, viz.:

49. (a)	Principal guaranteed together with trust deposits	$4,018,079 18	
50. (b)	Interest guaranteed	7,923 58	
51. (c)	Trust funds invested but not guaranteed	6,583,033 07	
54. (d)	Trust funds uninvested bearing interest and not guaranteed	217,233 64	
	Total contingent liabilities		10,826,269 47
	Grand total liabilities, actual and contingent		$12,603,920 34

Cr. Assets.

I.—Assets of which the Corporation is Beneficial Owner.

A.—Immovable Property Owned Beneficially by the Corporation.

1. (a)	Office premises as follows:		
2.	(i) At Toronto, Calgary and Brantford, held in freehold and leasehold, including Safe Deposit Vaults	$404,295 10	
5. (b)	Freehold land (including buildings) other than foregoing	86,500 75	
			$490,795 85

B.—Debts secured by Mortgages of Land.

9. (a)	Debts (other than item 10) secured by mortgages of land with interest accrued	.....	770,868 30

C.—Debts not above enumerated, for which the Corporation holds securities as follows:

22. (j)	Debts secured by stocks, bonds and miscellaneous securities, with interest accrued	.....	367,309 31

BALANCE SHEET.—Continued.

	D.—Unsecured Debts.		
27.	(*a*) Open accounts		$55,206 98
	E.—Cash.		
32.	(*b*) In banks		93,470 43
	Total assets owned beneficially by Corporation		$1,777,650 87
	II.—Assets not owned Beneficially by Corporation, but for which the Corporation is Accountable.		
	A.—As Guarantor.		
	(*a*) Mortgage securities:		
43.	(i) Principal	$2,939,958 99	
44.	Interest due and accrued	129,578 43	
	(*b*) On other securities:		
45.	(i) Principal	888,116 94	
46.	(ii) Interest due and accrued	8,238 92	
	(iii) Cash on hand and in banks	60,109 48	
			4,026,002 76
	B.—As Trustee, Representative, Guardian or Agent (without guarantee).		
	(*a*) Mortgage securities:		
47.	(i) Principal	$1,526,367 44	
	(*b*) Other securities:		
49.	(i) Principal, including unrealized original assets	5,056,665 63	
52. (*d*)	Uninvested trust funds	217,233 64	
	Total assets of II.		6,800 266 71
	Gross total of assets I. and II.		$12,603,920 34

CASH ACCOUNT.

Receipts for the year ending 31st December, 1914.

		(Col. 1.)	(Col. 3.)	(Total, Col. 4.)
	I.—Received by the Corporation for its Own Use.			
	A.—Balance from 31st December, 1913.			
	(*b*) Cash not already shown under (1):			
3.	(ii) In bank		$64,074 95	
	B.—Sums received wholly or partly on Capital Stock.			
4.	(*a*) Calls on joint stock permanent capital and joint stock capital received in advance of calls		11,069 34	

CASH ACCOUNT.—Continued.

Receipts for the year ending 31st December, 1914.

		(Col. 1.)	(Col. 3.)	(Total, Col. 4.)
	C.—Received on account of Investments, Loans or Debts.			
	(a) On mortgages of realty:			
11.	(ii) Interest, including profit on guaranteed trust account	$84,198 72		
	(b) On other securities:			
12.	(i) Principal	.....	$136,974 77	
13.	(ii) Interest or dividends	60,390 69		
	D.—Receipts from Real Estate Owned Beneficially by Corporation.			
16.	(a) Sales (not included in any of the foregoing items)	.....	7,801 90	
	E.——Miscellaneous.			
18.	(a) Commission, brokerage (or remuneration as Corporate agent, trustee, etc.).	84,086 32		
	G.—Receipts from Other Sources.			
30.	(a) Open accounts	.....	8,878 73	
	Totals	$228,675 73	$228,799 69	$457,475 42

	II.—Received as Corporate Trustee, Representative, Guardian or Agent in Trust.		
	A.—Balances from 31st December, 1913.		
33.	(ii) Cash in bank	$244,275 83	
	B.—Receipts on account of Investments, etc.		
34.	(a) Mortgages: Principal, interest	456,428 86	
35.	(b) On other securities: Principal, interest	352,963 88	
	D.—Received from other sources.		
39.	(e) Estates, trusts and agencies: Capital and revenue realization, receipts, etc. 18,182,897 56		
	Total		$19,236,566 13

CASH ACCOUNT.

Expenditure for the year ending 31st December, 1914.

		(Col. 1.)	(Col. 3.)	(Total, Col. 4.)
I.—Expended on Corporation Account.				
A.—Sums Loaned or Invested on Capital Account.				
1.	(*a*) Loaned on mortgages of realty	.....	66,360 76	
	(*b*) Loaned or invested on other securities:			
2.	(*i*) Debentures, stocks and other securities..	.....	3,148 68	
	B.—Expended on Stock Account.			
8.	Dividends paid on permanent stock and interest paid on joint stock capital received in advance of calls	$81,152 11		
	D.—Management Expenses.			
25.	(*a*) Salaries, wages and fees	88,463 33		
28.	(*d*) Stationery, postage, printing and advertising	14,543 18		
29.	(*e*) Law costs	444 99		
30.	(*f*) Fuel, rent, taxes (other than in 7 and 32) and rates	9,751 41		
31.	(*g*) Travelling expenses	1,153 75		
32.	(*h*) Registration fees	3,563 50		
33.	(i) Other management expenditure ..	4,678 50		
	E.—Other Expenditure, viz.:			
34.	(*a*) Open accounts	.....	31,673 16	
35.	(*b*) Office premises, etc.	.....	59,071 62	
	F.—Balance.			
37.	(*a*) Cash on hand and in bank ..	$93,470 43		
	Totals	$93,470 43	$203,750 77	$160,254 22	$457,475 42

II.—Expended on Trust or Agency Account.				
A.—Loaned or Invested on Capital Account.				
42.	(*a*) Loaned on mortgages of realty	.....	$595,039 62	
	(*b*) In other securities, viz.:			
44.	(ii) Call loans, stocks, bonds and other securities	.....	451,658 18	
	B.—Other Expenditures.			
53.	(*d*) Estates, trusts and agencies; payments on account of capital, revenue, etc.	.....	17,912,525 21	
	C.—Balance.			
54.	(*b*) Cash on hand and in banks.....	$277,343 12		
	Totals	$277,343 12	$18,959,223 01	$19,236,566 13

MISCELLANEOUS STATEMENT FOR THE YEAR ENDING 31ST DECEMBER, 1914.

1. Amount of debentures maturing in 1915: Issued in Canada, none; issued elsewhere, none.
2. Amount of ther existing obligations which will mature in 1915: Guaranteed funds, $572,604.15.
3. Amount of securities held by the Corporation which will mature and become payable to the Corporation in 1915: None.
4. Average rate of interest per annum paid by the Corporation during 1914: On deposits (Trusts), for short terms, 4%; for long terms, 5½%.
5. Average rate of interest per annum received by the Corporation during 1914: (*a*) On mortgages of realty; (*b*) On other securities.
   (i) Owned beneficlally by the Corporation: (*a*) 6%; (*b*) 6%.
   (ii) Not owned beneficially: (*a*) 7.10%; (*b*) 6.20%.
6. Of the mortgages owned beneficially by the Corporation, $30,391.30 is on realty situate in Ontario, and $740,477.00 is on realty situate elsewhere.
7. Of the mortgages not owned beneficially by the Corporation, $1,923,119.88 is on realty situate in Ontario, and $2,543,206.55 is on realty situate elsewhere.
8. Loans written off or transferred to real estate account during 1914, viz.:
   (i) Funds or securities owned beneficially, none.
   (ii) Not so owned, $10,535.63, transferred to real estate.
9. Number and aggregate amount of mortgages upon which compulsory proceedings have been taken by the Corporation in 1914, viz.:
   (i) Owned beneficially, No., none; amount, none.
   (ii) Not so owned, No., 56; amount, $107,442.43.
10. Aggregate market value of land mortgaged to the Corporation:
    (i) Mortgages owned beneficially, $1,500,000.
    (ii) Not so owned, $8,500,000.
11. How often are the securities held by the Corporation valued? Yearly.
12. (*a*) Specify the officers of the Corporation who are under bond and for what sum respectively? All the staff, for $52,000.
    (*b*) Are the said bonds executed by private sureties or by Guarantee Companies? Guarantee Companies.
13. Date when the accounts of the Corporation were last audited December 31st, 1914.
14. Names and addresses of the auditors respectively for 1914, and for 1915 (if appointed):
    For 1914: Harry Vigeon, Bryan Pontifex.
    For 1915: The same.
15. What were the Dividend days of the Corporation in 1914, and what rate or rates of dividend were paid on those days respectively? January 2nd and July 2nd, 1914.
16. What is the date appointed for the Annual Meeting? Last Friday in January. Date of last Annual Meeting? January 29th, 1915.
17. Special General Meetings held in 1914: Dates, none.

THE IMPERIAL TRUSTS COMPANY OF CANADA.

Head Office, Toronto, Ontario.

Incorporated on the 23rd day of June, 1887, by Special Act of the Dominion of Canada, 50-51 Vic. c. 115 (D.), which in 1890 was amended by 53 Vic. c. 101 (D.).

Annual Statement

Of the conditions and affairs of the Imperial Trusts Company of Canada, at the 31st December, 1914, and for the year ending on that day, made to the Registrar of Loan Corporations for the Province of Ontario, pursuant to the laws of the said Province.

The head office of the Corporation is at No. 15 Richmond Street West, in the City of Toronto, in the Province of Ontario.

The Board is constituted of seven directors holding office for one year.

The directors and chief executive officers of the Corporation at the 31st December, 1914, were as follows, together with their respective terms of office:

James H. Mitchell, President, Toronto;	10th February, 1914;	16th February, 1915.
A. J. Jackson, Vice-President, Toronto;	"	"
J. W. Seymour Corley, K.C., Director, Toronto;	"	"
W. A. Mitchell, Director, Toronto;	"	"
A. C. McMaster, Director, Toronto;	"	"
W. H. Cross, Director, Toronto;	"	"
E. J. B. Duncan, Director, Toronto;	"	"
W. H. Jackson, Manager, Toronto;	1st January, 1913.	

A.—Permanent capital stock: Total amount authorized, $500,000; total amount subscribed, $400,000, as more particularly set out in Schedule A hereto.

Schedule A.

Class 2.—Fixed and permanent Capital Stock created by virtue of Joint Stock Companies Acts or Private Acts.

Last call made: Date, 1st October, 1913. Rate per cent., 25 per cent.; gross amount, $100,000. Amount paid thereon, $100,000.

Description.	No. of shares.	Par value of shares.	Total amount held.	Total amount paid thereon.	Total remaining unpaid.
		$	$	$	$
2. 50 per cent. called	4,000	100	400,000	200,000	.....

LIST OF SHAREHOLDERS AS AT 31st DECEMBER, 1914.

(Not printed.)

BALANCE SHEET AS AT 31st DECEMBER, 1914.

Dr. Capital and Liabilities.

1.—Capital (Liabilities to Stockholders or Shareholders).		
A.—Permanent Capital Stock or Shares.		
2. (*b*) Ordinary joint stock capital, 50 per cent. called: Total called, $200,000; total paid thereon	$200,000.00	
4. (*d*) Dividends declared in respect of (2)	3,000 00	
5. (*e*) Unappropriated profits in respect of (2).....	13,973 35	
6. (*f*) Reserve fund in respect of (2)	50,000 00	
		$266,973 35
Liabilities to the Public.		
41. Other liabilities to the public, viz.:		
42. (*a*) Advances obtained in real estate, including interest to 31st December, 1914	$52,270 91	
43. (*c*) Sundry accounts payable, including rents paid in advance	673 10	
		52,944 01
Total actual liabilities		$319,917 36
II.—Contingent Liabilities.		
48. Money for which the Corporation is contingently liable:		
49. (*a*) Trust funds received for investment, including trust deposits and interest to 31st Decembber, 1914 ..	$503,325 64	
56. (*e*) Advances obtained on stocks for Investment	120,000 00	
Unclaimed balances	673 86	
		623,999 50
Estimated value of estates, assets, mortgages and other securities held in trust, etc., in hands of Company, and not invested by Company		3,271,809 01
Gross total liabilities, actual and contingent		$4,215,725 87

Cr. Assets.

I.—Assets of which the Corporation is the Beneficial Owner.		
A.—Immovable Property Owned Beneficially by the Corporation.		
1. (*a*) Office premises situate as follows:		
3. (ii) At Toronto, held in leasehold	$94,572 54	
5. (*b*) Freehold land (including buildings) other than foregoing	139,911 00	
		$234,483 54
E.—Debts secured by Mortgages of Land.		
9. (*a*) Deed with right of redemption	.....	16,500 00

BALANCE SHEET.—Continued.

	D.—Unsecured Debts.		
27. (*a*)	Sundry accounts receivable	.....	$1,631 46
	E.—Cash.		
31. (*a*)	On hand	$201 80	
32. (*b*)	In bank	5,850 73	
			6,052 53
	F.—Assets not hereinbefore mentioned.		
37. (*a*)	Office furniture	$1,800 00	
39. (*c*)	Port Hood Coal Company bonds	1 00	
40. (*d*)	Port Hood Coal Company stock	1 00	
41. (*e*)	7,012 shares permanent preference stock of the Colonial Investment and Loan Co.	57,849 00	
	Accrued dividends thereon and rents	1,598 83	
			61,249 83
	Total assets owned beneficially by Corporation.....		$319,917 36
	II.—Assets not owned beneficially by the Corporation but for which the Corporation is accountable.		
	A.—As Guarantor.		
	(*a*) Mortgage securities:		
43.	(i) Principal	$15,760 98	
	(ii) Interest	140 74	
	(*b*) Other securities:		
45.	Call and time loans: Principal, $3,135.49; interest, accrued, $36.36	3,171 85	
	(i) Principal bonds and stocks of other Corporations	552,052 58	
46.	(ii) Interest accrued	14,114 55	
	B.—As Trustee, Representative, Guardian or Agent (without guarantee).		
51. (*c*)	Unsecured debts, accounts receivable	1,807 15	
52. (*d*)	Uninvested trust funds: Cash in hand and in banks.	36,951 65	
			623,999 50
	Estimated value of mortgages and other securities held in trust, etc., in hands of the Company as executors, agents, trustees, etc., not invested by Company		3,271,809 01
	Gross total assets I. and II.		$4,215,725 87

CASH ACCOUNT.

Receipts for the year ending 31st December, 1914.

I.—Received by the Corporation for its Own Use.

A.—Balances from 31st December, 1913.

		(Col. 1.)	(Col. 3.)	(Total, Col. 4.)
(i)	On hand	$716 79		
(ii)	In bank	4,432 43	.....	..... $5,149 22

CASH ACCOUNT.—Continued.

Receipts for the year ending 31st December, 1914.

		(Col. 1.)	(Col. 3.)	(Total, Col. 4.)
C.—Receipts on account of Investments, Loans or Debts.				
	(a) On mortgages of realty:			
11.	(ii) Interest	.....	.....	$1,917 27
	(b) On other securities:			
12.	(i) Principal	$9,801 00		
13. (c)	(ii) Interest	3,371 10	.....	13,172 10
D.—Receipts of Real Estate Owned Beneficially by Corporation.				
17. (b)	Rents	.....	.....	9,054 51
E.—Miscellaneous.				
18.	Commission, brokerage (or Remuneration as Corporation Agent, Trustee, etc.), including surplus interest and dividends on investments of trust funds	.....	.....	33,489 51
G.—Receipts from other sources.				
30. (a)	Deposit on sales of real estate by Company as agent	$200 00	.....	.....
(b)	Rents for Safety Deposit Boxes	82 00	.....	.....
(c)	Refund amount overdrawn for salaries	30 00	.....	.....
	Stationery and advertising	180 42	.....	.....
	Law costs	27 86	.....	520 28
	Totals			$63,302 89

II.—Received as Corporate Trustee, Representative, Guardian or Agent in Trust.				
A.—Balance from 31st December, 1913.				
	(i) On hand	.....	.....	$8,732 55
33.	(ii) In bank	.....	.....	38,030 10
B.—Received on Account of Investments, Loans or Debts.				
34. (a)	On mortgages: Principal, $5,099.13; interest, $889.62	.....	.....	5,988 75
35. (b)	On other securities: Principal, $61,999.60 interest, $36,319.57	.....	.....	98,319 17
D.—Receipts from other sources, viz.:				
39. (a)	Trust deposits	.....	.....	2,067,776 22
40. (b)	Funds borrowed for investment purposes	.....	.....	50,000 00
	Sundry receipts, realizations, including guaranteed funds not otherwise itemized	.....	.....	107,796 74
	Total			$2,376,643 53

CASH ACCOUNT.—Continued.

Expenditure for the year ending 31st December, 1914.

I.—Expended on Corporation Account.

A.—Sums Loaned or Invested on Capital Account.

		(Col. 1.)	(Col. 4.)
	Loaned or invested on other securities, viz.:		
2.	(i) Stock of other corporations	.....	$8,250 00
7. (*d*)	Incumbrances on realty paid off	.....	4,173 92
(*e*)	Insurance and charges, or taxes advanced on property mortgaged to the Corporation	.....	890 49

B.—Expended on Stock Account.

8.	Dividends paid on permanent stock	.....	6,000 00

D.—Management Expenses (other than foregoing).

25. (*a*)	Salaries, wages and fees	$16,601 44	
26. (*b*)	Commission or brokerage	4,052 91	
27. (*c*)	Advances to agents	429 45	
28. (*d*)	Stationery, postage, printing and advertising	3,495 58	
29. (*e*)	Law costs	96 59	
30. (*f*)	Fuel, rent, taxes (other than 7 and 32), and rates	5,048 93	
32. (*h*)	Registration fees and Government tax	2,373 46	
33. (*i*)	Other management expenditure, insurance, etc.	802 94	
			32,901 30

E.—Other Expenditures, viz.:—

34. (*a*)	Sundry repairs and improvements to real estate	$589 06	
36. (*c*)	Interest on advances secured on real estate, etc.	2,371 33	
	Ground rent office premises	2,088 60	
			5,048 99

F.—Balances.

37. (*a*)	Cash on hand and in bank	6,038 19
	Totals	$63,302 89

II.—Expended on Trust Agency Account.

A.—Sums Loaned or Invested on Capital Account.

42. (*a*)	Loaned on mortgages of realty	$14,032 29
(*b*)	Loaned or invested on or in other securities, viz.:	
43.	(ii) Municipal, school and telephone debentures	50,046 19
	(iii) Stock and bonds of other corporations	30,549 24

B.—Other Expenditures.

52. (*c*)	Debts or obligations wholly or partly paid: Principal, $31,400.00; interest, $8,067.81	39,467 81
53. (*d*)	Trust deposits repaid	2,114,806 88
50. (*a*)	Sundry payments and disbursements, including guaranteed funds not otherwise itemized	90,789 47

C.—Balances.

54. (*b*)	Cash on hand and in banks	36,951 65
	Total	$2,376,643 53

MISCELLANEOUS STATEMENT FOR THE YEAR ENDING 31ST DECEMBER, 1914.

1. Amount of debentures maturing in 1915: Issued in Canada, none; issued elsewhere, none.
2. Amount of other existing obligations which will mature in 1915, not including deposits, $45,244.01.
3. Amount of securities held by the Corporation which will mature and become payable to the Corporation in 1915, $13,570.29.
4. Average rate of interest per annum paid by the Corporation during 1914: On deposits, 4⅛%; on debentures, none; on debenture stock, none.
5. Average rate of interest per annum received by the Corporation during 1914: (*a*) On mortgages of realty; (*b*) On other securities.
   (i) Owned beneficially by the Corporation: (*a*) Including deed with right of redemption, 8½%; (*b*) 6¾%.
   (ii) Not owned beneficially: (*a*) 7½%; (*b*) 7%.
6. Of the mortgages owned beneficially by the Corporation, $16,500.00 is on realty situate in Ontario, and none is on realty situate elsewhere.
7. Of the mortgages not owned beneficially by the Corporation, $15,760.98 is on realty situate in Ontario, and none is on realty situate elsewhere.
8. Loans written off or transferred to real estate account during 1914, viz.:
   (i) Funds or securities owned beneficially, none.
   (ii) Not so owned, none.
9. Number and aggregate amount of mortgages upon which compulsory proceedings have been taken by the Corporation in 1914, viz.:
   (i) Owned beneficially, No., none. Amount, none.
   (ii) Not so owned, No., none. Amount, none.
10. Aggregate market value of land mortgaged to the Corporation:
   (i) Mortgages owned beneficially, $30,000.00.
   (ii) Not so owned, $76,800.00.
11. How often are the securities held by the Corporation valued? Annually.
12. (*a*) Specify the officers of the Corporation who are under bond and for what sum respectively: Manager, $15,000.00; Accountant, $10,000.00; Four clerks, $5,000.00 each.
   (*b*) Are the said bonds executed by private sureties or by Guarantee Companies? Guarantee Companies.
13. Date when the accounts of the Corporation were last audited? December 31st, 1914.
14. Names and addresses of the auditors respectively for 1914 and for 1915 (if appointed):
   For 1914: Stiff Bros., and Sime and Riddell, Stead, Graham and Hutchinson.
   For 1915: The same.
15. What were the dividend days of the Corporation in 1914 and what rate or rates of dividend were paid on those days respectively? 1st January, 1914, 75c. per share, 1st July, 1914, 75c. per share.
16. What is the date appointed for the Annual Meeting? 16th February, 1915. Date of last Annual Meeting? 10th February, 1914.
17. Special General Meetings held in 1914: Dates, none.

THE GUARDIAN TRUST COMPANY, LIMITED.

Head Office, Toronto, Ontario.

Incorporated by Letters Patent of Ontario, dated the 8th day of April, 1910, issued under The Ontario Companies Act. Registered on the Trust Company Register, 6th May, 1910.

Annual Statement

Of the condition and affairs of The Guardian Trust Company, Limited, of Toronto, as at 31st December, 1914, and for the year ending on that day, made to the Registrar of Loan Corporations for the Province of Ontario, pursuant to the laws of the said Province.

The head office of the Corporation is at No. 12 King Street East, in the City of Toronto, and Province of Ontario.

The Board is constituted of fifteen directors holding office for one year or until their successors are appointed.

The directors and chief executive officers of the Corporation at 31st December, 1914, were as follows, together with their respective terms of office:

Cawthra Mulock, President, Toronto.	March 5th, 1914.
E. H. Laschinger, Vice-President, Toronto,	"
A. M. Stewart, Director, Toronto,	"
Thomas Ahearn, Director, Ottawa,	"
Hon. J. A. Lougheed, Director, Calgary,	"
Chas. W. MacLean, Director, Pointe Claire, Que.	"
S. J. Moore, Director, Toronto,	"
W. D. Ross, Director, Toronto,	"
Geo. P. Scholfield, Director, Toronto,	"
William Crocker, Director, Toronto.	"
Stephen Haas, Director, Toronto.	"
Harry A. Hunter, Director, Minneapolis.	"
W. S. Morden, Director Toronto.	"
W. S. Morden, General Manager, Toronto, 1st December, 1911.	
E. W. McNeill, Secretary, Toronto, 1st May, 1910.	

A.—Permanent capital stock: Total amount authorized, $2,000,000; total amount subscribed, $850,100.00, as more particularly set out in Schedule A hereto.

Schedule A.

Class 2.—Fixed and permanent capital stock created by virtue of Joint Stock Companies' Act or Private Acts.

Last call made: Date, 1st March, 1912; rate per cent., 20%; gross amount, $170,020.00; amount paid thereon, $169,620.00.

Description.	No. of shares.	Par value.	Total amount held.	Total amount paid thereon.	Total remaining unpaid calls.
		$	$ c.	$ c.	$
2. 20 per cent. called	8,501	100	850,100 00	169,620 00	400
Paid in advance of calls....	.....	.....	.....	78,420 00	.....
Totals.....	8,501	.....	850,100 00	248,040 00	400

LIST OF SHAREHOLDERS AS AT 31st DECEMBER, 1914.

(Not printed.)

BALANCE SHEET AS AT 31st DECEMBER, 1914.

Dr. Capital and Liabilities.

Capital (Liabilities to Stockholders or Shareholders).			
A.—Permanent Capital Stock or Shares.			
2. (*b*) Ordinary joint stock capital, 20 per cent. called; total called, $169,620; total paid thereon		$169,620 00	
3. (*c*) Joint stock capital paid in advance of calls		78,420 00	
4. (*d*) Dividends declared in respect of (2), not yet paid		6,201 00	
5. (*e*) Unappropriated profits in respect of (2)		23,066 55	
			$277,307 55
Liabilities to the Public.			
41. Other liabilities to public, viz.:			
42. (*a*) Accounts payable, and suspense items			4,068 63
Total actual liabilities			$281,376 18
II.—Contingent Liabilities.			
49. Money for which the Corporation is contingently liable, viz.:			
50. (*a*) Principal guaranteed		$15,750 00	
51. (*b*) Interest guaranteed		311 46	
			16,061 46
52. (*c*) Trust funds invested, but not guaranteed:			
53. (i) Principal	1,502,286 25		
54. (ii) Interest	16,039 19		
55. (*d*) Trust funds uninvested bearing bank interest and not guaranteed	22,059 28		
			1,540,384 72
Total contingent liabilities			$1,556,446 18

Cr. Assets.

I.—Assets of which the Corporation is the Beneficial Owner.			
B.—Debts Secured by Mortgages of Land.			
9. (*a*) Debts (other than item 10) secured by mortgages of land		$38,701 23	
11. (*c*) Interest due and accrued on item 9 and not included thereon		2,555 41	
			$41,256 64
C.—Debts not above enumerated for which the Corporation holds Securities as follows:			
22. (*j*) Debts secured by call loans on stocks and bonds		$160,650 00	
26. (*n*) Interest due or accrued (22)		432 42	
			161,082 42
D.—Unsecured Debts.			
27. (*a*) Balance on sundry accounts, including commission, fees, etc., due			19,010 01
E.—Cash.			
32. (*b*) On hand and in banks			9,300 18

BALANCE SHEET.—Continued.

F.—Assets not hereinbefore mentioned.

37.	(*a*) Stocks and bonds	$47,443 75	
38.	(*b*) Dividends and interest accrued on 37*a*	925 45	
39.	(*c*) Office furniture and vault fixtures	1,213 00	
40.	(*d*) Registration fees, etc.	1,144 73	
			$50,726 93
	Total assets owned beneficially		$281,376 18

II.—Assets not owned beneficially by the Corporation, but for which the Corporation is accountable.

A.—As Guarantor.

(*a*) Mortgage securities:

43.	(i) Principal	$15,750 00	
44.	(ii) Interest due and accrued	311 46	
			16,061 46

B.—As Trustee, Representative, Guardian or Agent (without guarantee).

(*a*) Mortgage securities:

47.	(i) Principal	$770,317 66	
48.	(ii) Interest due and accrued	16,039 19	

(*b*) Other securities:

49.	(i) Principal	$731,835 93	
51.	(*c*) Unsecured debts	132 66	
52	(*d*) Uninvested trust funds	22,059 28	
			1,540,384 72
	Total assets		$1,556,446 18

CASH ACCOUNT.

Receipts for the year ending 31st December, 1914.

I.—Received by the Corporation for its Own Use.

A.—Balances from 31st December, 1913.

		(Col. 1.)	(Col. 3.)	(Col. 4.).
1.	Cash:			
3.	(ii) In bank	.....	.....	$9,648 09

3.—Sums received wholly or partly on Capital Stock.

4.	(*a*) Calls on joint stock permanent capital	.....	200 00	
4.	(*aa*) Joint stock capital received in advance of calls	.....	3,300 00	
5.	(*b*) Premiums on (4)	.....	100 00	
				3,600 00

CASH ACCOUNT.—Continued.

Receipts for the year ending 31st December, 1914.

		(Col. 1.)	(Col. 3.)	(Col. 4.)
	C.—Receipts on Account of Investments, Loans or Debts.			
	(a) On mortgage of realty:			
10.	(i) Principal	.....	$12,165 34	
11.	(ii) Interest	$3,248 93	.....	$15,414 27
	(b) On other securities:			
12.	(i) Principal	.....	37,903 25	
13.	(ii) Interest or dividends	13,548 91	.....	51,452 16
	(c) Uusecured debts:			
14.	(i) Principal	1,885 02		
15.	(ii) Interest	60	.....	1,885 62
	E.—Miscellaneous.			
18.	(a) Commission, brokerage (or remuneration as corporate agent, trustee, etc.)	.....	.....	10,939 66
	F.—Borrowed Money.			
29.	(e) Guarantee funds	.....	.....	2,000 00
	G.—Receipts from other sources.			
30.	(a) Bank interest	174 61		
	(b) Advances repaid, etc.	.....	2,092 54	2,267 15
	Total			$97,206 95

	II.—Received as Corporate Trustee, Representative, Guardian or Agent in Trust.	
	A.—Balances from 31st December, 1913.	
31.	(a) Capital account	$102,185 25
	B.—Receipts on account of Investments, etc.	
34.	(a) Mortgages: Principal, $75,628.24; interest, $44,664.70	120,292 94
35.	(b) On other securities: Principal, $36,749.65; interest, $21,294.58	58,044 23
	C.—Receipts from Real Estate.	
37.	(a) Sales (not included in foregoing items)	1,714 98
38.	(b) Rents and interest on agreements	35,989 43
	D.—Received from Other Sources.	
39.	(e) Estates, guaranteed investments	184,729 49
	Total	$502,956 32

CASH ACCOUNT.

Expenditure for the year ending 31st December, 1914.

		(Col. 1.)	(Col. 3.)	(Col. 4.)
	I.—Expended on Corporation Account.			
	A.—Sums Loaned or Invested on Capital Account			
1.	(*a*) Loaned on mortgage of realty (including item 7 (*e*) if no separate account therefor)	.....	$8,616 72	
	(*b*) Loaned on or invested in other securities, viz.:—			
3.	(ii) Call loans	.....	39,013 60	$47,630 32
	B.—Expended on Stock Account.			
8.	Dividends paid on permanent stock	.....	.....	18,428 00
	C.—Borrowed Money (other than foregoing) or interest thereon paid, viz.:—			
18.	(*a*) Bank account interest	$23 39		
24.	(*g*) Guarantees paid: Principal, interest, $703.01	703 01		
			.....	726 40
	D.—Management Expenses (other than foregoing):			
25.	(*a*) Salaries, wages and fees	$10,241 35		
26.	(*b*) Commission or brokerage	135 00		
28.	(*d*) Stationery, postage, printing, and advertising	741 13		
29.	(*e*) Law costs	105 00		
30.	(*f*) Fuel, rent, taxes (other than in 7 and 32) and rates	3,251 76		
31.	(*g*) Travelling expenses	91 50		
32.	(*h*) Registration fees	1,296 73		
33.	(*i*) Other management expenditure	421 71		
				16,284 18
	E.—Other Expenditure, viz.:			
34.	(*a*) Advances to trusts and sundry accounts	.....	$4,724 87	
35.	(*b*) Office furniture	.....	113 00	
				4,837 87
	F.—Balance.			
37.	(*a*) Cash on hand and in banks			9,300 18
	Totals			$97,206 95
	II.—Expended on Trust or Agency Account.			
	A.—Loaned or Invested on Capital Account.			
42.	(*a*) Loaned on mortgages of realty			$58,426 50
	(*b*) Loaned or invested on or in other securities, viz.:			
43.	(i) Bonds and debentures			78,558 81
	Incumbrances on Realty Paid Off, viz.:			
48.	(i) Principal			4,346 00
49.	(ii) Interest			11,910 34

CASH ACCOUNT.—Continued.

Expenditure for the year ending 31st December, 1914.

B.—Other Expenditures.

50. (*a*)	Commission or remuneration paid for management of estate, trust or agency (including item 26)	$10,741 19
51. (*b*)	Rents, taxes and rates	3,354 35
53. (*d*)	Estates, trust and agencies, payments on account revenue, etc.	285,290 36

C.—Balance.

54. (*a*)	Cash on hand and in various banks	50,328 77
	Total	$502,956 32

MISCELLANEOUS STATEMENT FOR THE YEAR ENDING 31ST DECEMBER, 1914.

1. Amount of debentures maturing in 1915: Issued in Canada, None; issued elsewhere, none.
2. Amount of other existing obligations which will mature in 1915, none.
3. Amount of securities held by the Corporation which will mature and become payable to the Corporation in 1915, none.
4. Average rate of interest per annum paid by the Corporation during 1914: On deposits, none; on debentures, none, on debenture stock, none.
5. Average rate of interest per annum received by the Corporation during 1914: (*a*) On mortgages of realty; (*b*) On other securities:
   (i) Owned beneficially by the Corporation: (*a*) 6.5%; (*b*) 6%.
   (ii) Not so owned beneficially: (*a*) none; (*b*) none.
6. Of the mortgages owned beneficially by the Corporation, $53,651.00 is on realty situate in Ontario, and $800.00 is on realty situate elsewhere.
7. Of the mortgages not owned beneficially by the Corporation, $770,404.04 is on realty situate in Ontario, and none is on realty situate elsewhere.
8. Loans written off or transferred to real estate account during 1914, viz.:
   (i) Funds or securities owned beneficially, none.
   (ii) Not so owned, none.
9. Number and aggregate amount of mortgages upon which compulsory proceedings have been taken by the Corporation in 1914, viz.:
   (i) Owned beneficially, No., none; amount, none.
   (ii) Not so owned, No., none, amount, none.
10. Aggregate market value of land mortgaged to the Corporation:
   (i) Mortgages owned beneficially, $142,980.00.
   (ii) Not so owned, $1,674,345.00.
11. How often are the securities held by the Corporation valued? Yearly.
12. (*a*) Specify the officers of the Corporation who are under bond and for what sum respectively? General Manager, $5,000; Secretary, $3,000.
   (*b*) Are the said bonds executed by private sureties or by Guarantee Companies? Guarantee Company.
13. Date when the accounts of the Corporation were last audited? January 28th, 1914.
14. Names and addresses of the auditors respectively for 1914, and for 1915 (if appointed):
   For 1914: Edwards, Morgan & Co.; O. Hudson & Co.
   For 1915:
15. What were the dividend days of the Corporation in 1914, and what rate or rates of dividend were paid on those days respectively February 16th, 1914, 5%; July 10th, 1914, 2½%.
16. What is the date appointed for the Annual Meeting? Not fixed. Date of last Annual Meeting? March 5th, 1914.
17. Special General Meetings held in 1914: Dates, none held.

THE FIDELITY TRUSTS COMPANY OF ONTARIO.

Head Office, London, Ontario.

Incorporated on the twenty-third of March, 1910, by Letters Patent of Ontario, issued under The Loan Corporations' Act, R.S.O. 1897, Chapter 205.

Annual Statement

Of the condition and affairs of the Fidelity Trusts Company of Ontario, London, Ontario, at the 31st December, 1914, and for the year ending on that day, made to the Registrar of Loan Corporations for the Province of Ontario, pursuant to the laws of the said Province.

The head office of the Corporation is at No. 371 Richmond Street, in the City of London, in the Province of Ontario.

The Board is constituted of eight directors, holding office for one year.

The directors and chief executive officers of the Corporation at the 31st December, 1914, were as follows, together with their respective terms of office:

T. H. Purdom, President, London, Ont.;	February 9th, 1915;	February, 1916.
John Ferguson, Vice-President, London, Ont.;	"	"
W. J. McMurtry, Director, London, Ont.;	"	"
John Purdom, Director, London, Ont.;	"	"
Samuel Wright, Director, London, Ont.;	"	"
John Milne, Director, London, Ont.;	"	"
Alex. Purdom, Director, London, Ont.;	"	"
Nathaniel Mills, Managing-Director, London, Ont.;	"	"
Wm. J. Harvey, Manager.		

A.—Permanent capital stock: Total amount authorized, $500,000; total amount subscribed, $300,000, as more particularly set out in Schedule A hereto.

Schedule A.

Class 2.—Fixed and permanent capital stock created by virtue of Loan Corporations Act.

Last call made: Date, 1st December, 1913; rate per cent., 10%; gross amount, $8,500; amount paid thereon, $8,500.00.

Description.	Total amount issued and subsisting at 31st December, 1914.			Total amount of actual payments thereon.	Total amount unpaid and constituting an asset of the Corporation.
	No. of shares	Par value of shares.	—		
		$	$	$	$
1. Fully paid.....	1,050	100	105,000	105,000	.....
2. 10 per cent. called.....	1,950	100	195,000	19,500	.....
Totals.	3,000	.....	300,000	124,500	.....

LIST OF SHAREHOLDERS AS AT 31st DECEMBER, 1914.

(Not printed.)

BALANCE SHEET AS AT 31st DECEMBER, 1914.

Dr. Capital and Liabilities.

Capital (Liabilities to Stockholders or Shareholders).		
A.—Permanent Capital Stock or Shares.		
1. (*a*) Ordinary joint stock capital, fully called: total called, $105,000; total paid thereon	$105,000 00	
2. (*b*) Ordinary joint stock capital, 10 per cent. called: total called, $19,500; total paid thereon	19,500 00	
4. (*d*) Dividends declared in respect of (1) and (2) but not yet paid	3,112 50	
5. (*e*) Unappropriated profits in respect of (1) and (2)	5,688 62	
Total actual liabilities		$133,301 12
Contingent Liabilities.		
49. Money for which the Corporation is contingently liable, viz.:		
50. (*a*) Principal guaranteed	$95,600 00	
51. (*b*) Interest guaranteed	2,270 33	
52. (*c*) Trust funds invested but not guaranteed:		
53. (i) Principal	140,600 66	
56. (*e*) Other contingent liabilities, unrealized assets of estates and agencies under administration	1,351,600 00	
Total contingent liabilities		1,590,070 99
Gross total liabilities, actual and contingent		$1,723,372 11

Cr. Assets.

I.—Assets of which the Corporation is the Beneficial Owner.		
C.—Debts not above enumerated, for which the Corporation holds securities as follows:		
22. (*j*) Debts secured by stocks and bonds	$113,050 40	
26. (*n*) Interest due and accrued on item 22 and not included therein	3,106 00	
E.—Cash.		
32. (*b*) In bank and loan company	16,794 72	
F.—Assets not Hereinbefore Mentioned.		
37. (*a*) Office and vault fittings	350 00	
Total assets owned beneficially by Corporation		$133,301 12

BALANCE SHEET.—Continued.

II.—Assets not owned Beneficially by Corporation, but for which the Corporation is Accountable.			
A.—As Guarantor.			
(*a*) Mortgage securities:			
43.	(i) Principal . . .	$94,484 14	
44.	(ii) Interest due and accrued	2,318 85	
(*b*) Other securities:			
45.	(i) Uninvested trust funds	1,067 34	
B.—As Trustee, Representative, Guardian or Agent (without guarantee).			
(*b*) Other securities:			
49.	(i) Principal . . .	125,647 86	
51. (*c*)	Unsecured debts, unrealized assets of estates	1,351,600 00	
52. (*d*)	Uninvested trust funds, cash on hand	14,952 80	
	Total of assets II.		$1,590,070 99
	Gross total assets of I. and II.		$1,723,372 11

CASH ACCOUNT.

Receipts for the year ending 31st December, 1914.

I.—Received by the Corporation for its Own Use.			
A.—Balances from 31st December, 1913.			
1. Cash:			
3.	(ii) In bank	$4,814 01	
C.—Receipts on account of Investments, Loans or Debts.			
(*b*) On other securities:			
13.	(ii) Interest or dividends	8,322 47	
E.—Miscellaneous.			
18. (*a*)	Commission, brokerage (or remuneration as corporate agents, etc.)	2,662 89	
	Totals . . .		$15,799 37
II.—Received as Corporate Trustee, Representative, Guardian or Agent in Trust.			
A.—Balances from 31st December, 1913.			
33.	(ii) In bank	$25,846 52	

CASH ACCOUNT.—Continued.

Receipts for the year ending 31st December, 1914.

B.—Received on account of Investments, Loans or Debts.			
34. (*a*) On mortgages: Principal, $26,088.86; interest, $4,141.37		$30,230 23	
35. (*b*) On other securities: Principal, ——, interest, $310.56.		310 56	
C.—Receipts from Real Estate.			
38. (*b*) Rents		5,672 55	
D.—Receipts from other sources.			
39. (*a*) Estates and agencies, capital and revenue moneys received for investment		980,020 66	
40. (*b*) Guaranteed investment account		33,511 00	
Totals			$1,075,591 52

CASH ACCOUNT.

Expenditure for the year ending 31st December, 1914.

I.—Expended on Corporation Account.			
A.—Sums Loaned or Invested on Capital Account.			(Total, Col. 4.)
(*b*) Loaned or invested in other securities, viz.:			
2. (i) Adanac Securities and Trust Corporation		$100 00	
B.—Expended on Stock Account.			
8. Dividends paid on permanent stock		5,987 50	
D.—Management Expenses.			
25. (*a*) Salaries, wages and fees		1,250 00	
26. (*b*) Commission or brokerage		224 50	
28. (*d*) Stationery, postage, printing and advertising		228 60	
30. (*f*) Fuel, taxes and rates		52 11	
31. (*g*) Travelling expenses		18 05	
32. (*h*) Registration fee and Government taxes		450 15	
33. (*i*) Other management expenditure		16 24	
E.—Other Expenditure, viz.:			
34. (*a*) Guarantee insurance premiums		60 00	
35. (*b*) Filing annual statement		5 00	
36. (*c*) Safe deposit boxes		350 00	
F.—Balance.			
37. (*b*) Cash in bank and loan company		7,057 22	
Total			$15,799 37
II.—Expended on Trust or Agency Account.			
A.—Loaned or Invested on Capital Account.			
42. (*a*) Loaned on mortgages of realty		$60,811 30	
(*b*) Loaned on or in other securities:			
43. (i) Stocks		101,500 00	

CASH ACCOUNT.—Continued.

Expenditure for the year ending 31st December, 1914.

B.—Other Expenditures.

50. (*a*) Commission or remuneration paid for management of estate, trust or agency (including item 26)..	$2,213 32	
52. (*c*) Debts or obligations wholly or partly paid.....	38,063 02	
53. (*d*) On guaranteed investment account	10,468 04	
Estates, trusts and agencies, payments on account capital and revenue	846,515 70	
C.—Balance.		
54. (*a*) Cash in loan company	16,020 14	
Totals		$1,075,591 52

Miscellaneous Statement for the Year Ending 31st December, 1914.

1. Amount of debentures maturing in 1915: Issued in Canada, none; issued elsewhere, none.
2. Amount of other existing obligations which will mature in 1915: Guaranteed Investment Receipts, $1,500.00.
3. Amount of securities held by the Corporation which will mature and become payable to the Corporation in 1915, $16,200.00.
4. Average rate of interest per annum paid by the Corporation during 1914: On deposits, none; on debentures, none; on debenture stock, none.
5. Average rate of interest per annum received by the Corporation during 1914: (*a*) On mortgages of realty; (*b*) On other securities.
   (i) Owned beneficially by the Corporation: (*a*) None; (*b*) 5.53%.
   (ii) Not owned beneficially: (*a*)6.32%; (*b*) 5.77%.
6. Of the mortgages owned beneficially by the Corporation, none is on realty situate in Ontario, and none is on realty situate elsewhere.
7. Of the mortgages not owned beneficially by the Corporation, $94,484.14 is on realty situate in Ontario, and none is on realty situate elsewhere.
8. Loans written off or transferred to real estate account during 1914, viz.:
   (i) Funds or securities owned beneficially, none.
   (ii) Not so owned, none.
9. Number and aggregate amount of mortgages upon which compulsory proceedings have been taken by the Corporation in 1914, viz.:
   (i) Owned beneficiall, No., none. Amount, none.
   (ii) Not so owned, No., none. Amount, none.
10. Aggregate market value of land mortgaged to the Corporation:
   (i) Mortgages owned beneficially, none.
   (ii) Not so owned, $281,400.00.
11. How often are the securities held by the Corporation valued? Annually.
12. (*a*) Specify the officers of the Corporation who are under bond, and for what sum respectively: Manager, $10,000.00; Accountant, $5,000.00.
   (*b*) Are the said bonds executed by private sureties or by Guarantee Companies? Guarantee Companies.
13. Date when the accounts of the Corporation were last audited? ? 31st December, 1914.
14. Names and addresses of the auditors respectively for 1914 and for 1915 (if appointed):
   For 1914: John Lochead, Francis B. Ware.
   For 1915: John Lochead, E. D. Parke.
15. What were the dividend days of the Corporation in 1914, and what rate or rates of dividend were paid on those days respectively? January 1st, July 1st, at rate of 5% per annum.
16. What is the date appointed for the Annual Meeting? February 9th, 1915. Date of last Annual Meeting? February 27th, 1914.
17. Special General Meetings held in 1914: Dates, none.

THE PRUDENTIAL TRUST COMPANY, LIMITED.

Head Office, Montreal, Quebec.

CONSTATING INSTRUMENTS.

The Prudential Trust Company, Limited, was incorporated in 1909 by a special Act of the Parliament of the Dominion of Canada, 8-9 Edward VII., Chapter 124.

Authorized in 1911 by special Act of the Legislature, 1 Geo. V., Chapter 139, to transact business in the Province of Ontario as specified in Section 1 (5) of the said Act, which enacts as follows:

"(5) The Company shall be limited in respect of all business relating to property, rights or interests in the Province of Ontario, to the powers mentioned in this Act or granted from time to time to Trust Companies by any public Act or Order of the Lieutenant-Governor-in-Council of the said Province, and shall be subject to the general public law of the said Province relating to trust companies and trusts."

The Company has a deposit in the Province of Ontario amounting to $200,000.

ANNUAL STATEMENT

Of the condition and affairs of the Prudential Trust Company, Limited, at the 31st December, 1914, and for the year ending on that day, made to the Registrar of Loan Corporations for the Province of Ontario, pursuant to the laws of the said Province.

The head office of the Corporation is at No. 9 St. John Street, in the City of Montreal, Quebec.

The chief agency for Ontario is situate at No. 103 Bay Street, in the City of Toronto, in the province of Ontario.

The chief agent and attorney for Ontario is C. D. Henderson, and his address is No. 103 Bay Street, Toronto, Ontario.

The Board is constituted of nineteen Directors, holding office for one year.

The directors and chief executive officers of the Corporation at the 31st December, 1914, were as follows, together with their respective terms of office:

Farquahar Robertson, Hon. President and Chairman, Montreal;	25th March, 1914;	10th February, 1915.
B. Hal. Brown, President, Montreal;	"	"
W. G. Ross, Vice-President, Montreal;	"	"
Edmund Bristol, K.C., M.P., Vice-Pres., Toronto;	"	"
C. A. Barnard, K.C., Director, Montreal;	"	"
R. C. Smith, K.C., Director, Montreal;	"	"
F. B. Pemberton, Director, Victoria;	"	"
W. Grant Morden, Director, Montreal;	"	"
C. J. Booth, Director, Ottawa;	"	"
W. J. Morrice, Director, Montreal;	"	"
Sir Geo. Garneau, Director, Quebec;	"	"
Aemilius Jarvis, Director, Toronto;	"	"
Lt.-Col. James Mason, Director, Toronto;	"	"
W. J. Green, Director, Toronto;	"	"
W. Burton Stewart, Director, Montreal;	"	"
C. F. Smith, Director, Montreal;	"	"
W. T. Rodden, Director, Montreal;	"	"
Paul Galibert, Director, Montreal;	"	"
J. P. Steedman, Director, Hamilton;	"	"
B. Hal. Brown, General Manager, Montreal;		

A. Permanent Capital Stock: Total amount authorized, $1,500,000. Total amount subscribed, $1,053,300, as more particularly set out in Schedule A hereto.

SCHEDULE A.

Class 2, Fixed and permanent Capital Stock created by virtue of Joint Stock Companies' Acts or private Acts.

	Description.	No. of shares.	Par value.	Total amount held.	Total amount paid thereon.	Total remaining unpaid.
				$	$	$
1.	Fully called preferred stock	438	100	43,800	43,800	.....
2.	60 per cent. called	9,912	100	991,200	525,030	466,170
4.	Ordinary stock fully called	183	100	18,300	18,286	14
	Totals	10,533	.....	1,053,300	587,116	466,184

LIST OF SHAREHOLDERS AS AT 31ST DECEMBER, 1914.

(Not printed.)

BALANCE SHEET AS AT 31ST DECEMBER, 1914.

Dr. Capital and Liabilities.

	Capital (Liabilities to Stockholders or Shareholders).		
	A.—Permanent Capital Stock or Shares.		
1.	(*a*) Ordinary joint stock capital, on which has been called, $18,300; total paid thereon	$18,286 00	
2.	(*b*) Preferred joint stock, on which has been called $638,570; total paid thereon	568,830 00	
			$587,116 00
	Liabilities to the Public.		
40.	Unclaimed dividends		827 44
41.	Liabilities to the public, viz.:		
42.	(*a*) Loans payable	$695,000 00	
43.	(*b*) Interest under Loans Payable accrued	34,149 59	
44.	(*c*) Accounts payable	518 37	
	(*d*) Salaries, stationery and charges accrued to date	6,975 31	
	(*e*) Contingent account	47,048 05	
	(*f*) Mortgage an real estate	35,583 33	
			819,274 65
	Total actual liabilities		$1,407,218 09
	II.—Contingent Liabilities.		
49.	Money for which the Corporation is contingently liable, viz.:		
51.	(*c*) Trust funds invested:		
52.	(i) Principal, guaranteed	$926,454 16	
54.	(*d*) Trust funds invested, not guaranteed	172,269 60	
56.	(*e*) Trust and agency funds uninvested	69,706 89	
	Total contingent liabilities		$1,168,430 65
	Gross total liabilities, actual and contingent		$2,575,648 74

BALANCE SHEET.—Continued.

Cr. Assets.

I.—Assets of which the Corporation is the Beneficial Owner.			
A.—Immovable Property Owned Beneficially by Corporation.			
2.	(i) At Montreal, held in freehold	.....	$70,054 75
B.—Debts secured by Mortgages of Land.			
9. (*a*)	Debts (other than item 10) secured by mortgages of land	$251,348 26	
11. (*c*)	Interest due and accrued on item (9) and not included therein	8,014 47	
			259,362 73
C.—Debts not above enumerated, for which the Corporation holds securities as follows:			
23. (*k*)	Secured by deposit with Provincial Government....	$200,000 00	
24. (*l*)	Secured by loans on stocks, bonds, etc.....	676,957 07	
26. (*n*)	Interest due or accrued on items 22 to 24 and not included therein	47,790 90	
			924,747 97
D.—Unsecured Debts.			
27. (*a*)	Accounts receivable, including commissions, fees, etc.	$16,693 51	
28. (*b*)	Office furniture and fixtures (including vault and fittings)	9,849 49	
29. (*c*)	Organization expenses	8,127 97	
			34,670 97
E.—Cash.			
31. (*a*)	On hand	$150 00	
32. (*b*)	In banks	30,217 77	
			30,367 77
F.—Assets not hereinbefore mentioned.			
37. (*a*)	Municipal bonds and debentures	$24,889 05	
38. (*b*)	Other corporation securities	62,800 00	
39. (*c*)	Accrued interest on item (37)	324 85	
			88,013 90
	Total of assets owned beneficially by Corporation		$1,407,218 09
II.—Assets not owned beneficially by the Corporation, but for which the Corporation is Accountable.			
B.—As Trustee, Representative, Guardian or Agent (without guarantee).			
(*a*)	Mortgage securities:		
43.	(i) Principal	$2,000 00	
(*b*)	On other securities:		
45.	(i) Principal	924,454 16	
			$926,454 16
B.—As Trustee, Representative, Guardian or Agent (without guarantee).			
(*a*)	Mortgage securities:		
47.	(i) Principal	$26,100 00	

BALANCE SHEET.—Continued.

	(*b*) Other securities:		
49.	(i) Principal	88,165 00	
	(*c*) Secured debts	58,004 60	
52.	(*d*) Uninvested trusts and and agency funds	69,706 89	
			241,976 49
	Total of assets II.		$1,168,430 65
	Gross total assets I. and II.		$2,575,648 74

CASH ACCOUNT.

Receipts for the year ending 31st December, 1914.

I.—Received by the Corporation for its Own Use.

A.—Balances from 31st December, 1913.

		(Col. 1.)	(Col. 3.)	Col. 4.)
1.	Cash:			
2.	(i) On hand	. . . . .	. . . . .	$150 00
3.	(ii) In bank	. . . . .	. . . . .	7,911 13
	B.—Sums received wholly or partly on Capital Stock.			
4.	(*a*) Calls on joint stock permanent capital	. . . . .	$58,570 00	58,570 00
5.	(*b*) Premiums on (4)	. . . . .	. . . . .	. . . . .
	C.—Receipts on acount of Investments, Loans, or Debts.			
	(*a*) On mortgages of realty:			
10.	(i) Principal	. . . . .	. . . . .	32,171 90
11.	(ii) Interest	$14,604 68		
	(*b*) On other securities:			
12.	(i) Principal	. . . . .	. . . . .	2,750 00
13.	(ii) Interest or dividends	2,556 39		
	(*c*) Secured debts:			
14.	(i) Principal	. . . . .	. . . . .	226,756 16
15.	(ii) Interest	55,381 86		
	E.—Miscellaneous.			
18.	Commission, brokerage (or remuneration as corporate agent, trustee, etc.) . . .	27,819 59	. . . . .	100,362 52
	Total			$428,671 71

CASH ACCOUNT.—Continued.

Receipts for the year ending 31st December, 1914.

		(Col. 1.)	(Col. 4.)
II.—Received as Corporate Trustee, Representative, Guardian or Agent in Trust.			
A.—Balances from 31st December, 1913.			
31. (*a*) Capital account:			
33. (ii) In bank		.....	$430,063 36
B.—Received on account of Investments, Loans or Debts.			
34. (*a*) On mortgages: Principal, $15,200.00; interest, $2,346.47		$17,546 47	
35. (*b*) On other securities: Principal, $1,393,278.09; interest, $93,174.12		1,486,452 21	
			1,503,998 68
C.—Receipts from Real Estate.			
38. (*b*) Rents		1,748 27	1,748 27
D.—Receipts from other sources, viz.:			
39. (*a*) Estates, agencies (capital and revenue accounts, realizations, receipts, etc.)		.....	2,113,604 27
Total			$4,478,086 29

CASH ACCOUNT.

Expenditure for the year ending 31st December, 1914.

		(Col. 1.)	(Col. 4.)
I.—Expended on Corporation Account.			
A.—Sums Loaned or Invested on Capital Account.			
1. (*a*) Loaned on mortgages of realty		.....	$50,015 90
(*b*) Loaned or invested in other securities		.....	196,394 94
B.—Expended on Stock Account.			
(*a*) Interest paid on joint stock capital received in advance of calls		$35,303 13	
C.—Borrowed Money (other than foregoing) or interest thereon paid, viz.:			
18. (*a*) Repayment of loans		.....	28,150 00
19. (*b*) Interest on loans		7,000 00	
D.—Management Expenses (other than foregoing).			
25. (*a*) Salaries, wages and fees		$40,075 09	
28. (*d*) Stationery, postage, printing and advertising		5,960 29	
29. (*e*) Law costs		1,226 94	
30. (*f*) Fuel, rent, taxes (other than in 7 and 32) and rates		10,383 37	
31. (*g*) Travelling expenses		3,834 82	
32. (*h*) Registration fees		37 00	
33. (*i*) Other management expenditure		1,210 84	
			105,031 48

CASH ACCOUNT.—Continued.

Expenditure for the year ending 31st December, 1914.

	E.—Other Expenditure, viz.:	
34. (*a*)	Office furniture and fixtures	1192 91
35. (*b*)	Accounts payable	13,705 46
36. (*c*)	Accounts receivable	3,813 25
	F.—Balance.	
37. (*a*)	Cash on hand and in bank	30,367 77
	Total	$428,671 71

II.—Expended on Trust or Agency Account.

A.—Loaned or Invested on Capital Account.

42. (*a*)	Loaned on mortgages of realty	$3,100 00
(*b*)	Loaned and invested on or in other securities	845,647 64
	B.—Other Expenditures.	
53. (*d*)	Estates and agencies, payments on account of capital and revenue, etc.	3,130,960 05
	C.—Balances.	
54. (*b*)	Cash in banks	69,706 89
	Total	$4,478,086 29

MISCELLANEOUS STATEMENT FOR THE YEAR ENDING 31ST DECEMBER, 1914.

1. Amount of Debentures maturing in 1915: Issued in Canada, none; issued elsewhere, none.
2. Amount of other existing obligations which will mature in 1915: None.
3. Amount of securities held by the Corporation which will mature and become payable to the Corporation in 1915: $25,000.
4. Average rate of interest per annum paid by the Corporation during 1914: On deposits, none; on debentures, none; on debenture stock, none.
5. Average rate of interest per annum received by the Corporation during 1914: (*a*) On mortgages of realty; (*b*) On other securities.
   (i) Owned beneficially by the Corporation: (*a*) 7½%; (*b*) 5%.
   (ii) Not owned beneficially: (*a*) 7%; (*b*) 5½%.
6. Of the mortgages owned beneficially by the Corporation, none is on realty situate in Ontario, and $251,348.26 is on realty situate elsewhere.
7. Of the mortgages not owned beneficially by the Corporation, none is on realty situate in Ontario, and $26,100.00 is on realty situate elsewhere.
8. Loans written off or transferred to real estate account during 1914, viz.:
   (i) Funds or securities owned beneficially, none.
   (ii) Not so owned, none.
9. Number and aggregate amount of mortgages upon which compulsory proceedings have been taken by the Corporation in 1914, viz.:
   (i) Owned beneficially, No., none; amount, none.
   (ii) Not so owned, No., none; amount, none.
10. Aggregate market value of land mortgaged to the Corporation:
   (i) Mortgages owned beneficially, $351,887.
   (ii) Not so owned, $36,540.

11. How often are the securities held by the Corporation valued? Annually.
12. (*a*) Specify the officers of the Corporation who are under bond and for what sum respectively? All officers of the Company are under bond for sums not less than $2,000 each.
    (*b*) Are the said bonds executed by private sureties or by Guarantee Companies? Guarantee Company.
13. Date when the accounts of the Corporation were last audited? 25th January, 1915, for period ending 31st December, 1914.
14. Names and addresses of the auditors respectively for 1914, and for 1915 (if appointed):
    For 1914: Riddell, Stead, Graham & Hutchinson.
    For 1915: Riddell, Stead, Graham & Hutchinson.
15. What were the dividend days of the Corporation in 1914, and what rate or rates of dividend were paid on those days respectively?
    No. 3.—15th January, 1915, for six months period, 31st December, 1914, at 7%.
    No. 4.—15th July, 1914, for six months to 30th June, 1914, at 7%.
16. What is the date appointed for the Annual Meeting? 2nd Wednesday in February. Date of last Annual Meeting? 10th February, 1915.
17. Special General Meetings held in 1914? Dates, none.

THE CANADA PERMANENT TRUST COMPANY.

Head Office, Toronto, Ontario.

Constating Instruments.

The Canada Permanent Trust Company was incorporated in 1913 by a special Act of the Parliament of the Dominion of Canada.

Authorized by Order-in-Council (May 7th, 1913), to carry on business in the Province of Ontario as a Trust Company, pursuant to the provisions of The Loan and Trust Corporations Act, R.S.O., 1914, c. 184.

Annual Statement

Of the condition and affairs of the Canada Permanent Trust Company, of Toronto, Ont., as at the 31st December, 1914, and for the year ending on that day, made to the Registrar of Loan Corporations for the Province of Ontario, pursuant to the laws of the said Province.

The head office of the Corporation is at No. 14-18 Toronto Street, in the City of Toronto, in the Province of Ontario.

The Board is constituted of nine Directors, holding office for the term of one year.

The directors and chief executive of the Corporation at the 31st December, 1914, were as follows, together with their respective terms of office:

W. G. Gooderham, President, Toronto;
W. D. Matthews, 1st Vice-President, Toronto;
George W. Monk, 2nd Vice-President, Toronto;
Lt.-Col. A. E. Gooderham, Director, Toronto;
R. S. Hudson, Director, Toronto;
F. Gordon Osler, Director, Toronto;
J. H. G. Hagerty, Director, Toronto;
John Massey, Director, Toronto;
John Campbell, Director, Edinburgh, Scotland;
John Massey and R. S. Hudson, Joint Managers, Toronto;
George H. Smith, Secretary-Treasurer, Toronto;

A permanent capital stock: Total amount authorized, $1,000,000.00. Total amount subscribed, $109,000.00, as more particularly set out in Schedule A hereto.

Schedule A.

Class 2.—Fixed and permanent capital stock created by virtue of Joint Stock Companies' Acts or Private Acts.

Description.	No. of shares.	Par value of shares.	Total amount held.	Total amount paid thereon.	Total remaining unpaid.
		$	$	$	$
20 per cent. called.....	5,000	100	500,000	100.000	.....
20 per cent. called.....	180	100	18,000	3,600	.....
30 per cent. paid in advance of calls on 180 shares.....	.....	.....	.....	5,400	.....
Totals.....	5,180	.....	518,000	109,000	.....

LIST OF SHAREHOLDERS AS AT 31st DECEMBER, 1914.

(Not printed.)

BALANCE SHEET AS AT 31st DECEMBER, 1914.

Dr. Capital and Liabilities.

I.—Capital (Liabilities to Stockholders or Shareholders).			
A.—Permanent Capital Stock or Shares.			
2. (*b*) Ordinary joint stock capital, 20% called: Total called, $103,600; total paid thereon, $103,600		$103,600 00	
(*cc*) Joint stock capital paid in advance of calls		5,400 00	
			$109,000 00
5. (*e*) Unappropriated profits in respect of (2)			11,446 23
Liabilities to the Public.			
41. Other liabilities to the public, viz.:			
42. (*a*) Guaranteed Investment Receipt			38,950 00
Total actual liabilities			$159,396 23
II.—Contingent Liabilities.			
52. (*c*) Trust funds invested but not guaranteed:			
53. (i) Principal		$47,232 27	
54. (ii) Interest		234 50	
55. (*d*) Trust funds uninvested not bearing interest and not guaranteed		5,949 65	
Total contingent liabilities			53,416 42
Gross total liabilities, actual and contingent			$212,812 65

Cr. Assets.

I.—Assets of which the Corporation is the Beneficial Owner.			
B.—Debts secured by Mortgages of Land.			
9. (*a*) Debts secured by mortgages of land		$139,776 21	
11. (*c*) Interest due and accrued on item (9) not included therein		4,857 08	
			$144,633 29
E.—Cash.			
32. (*b*) In banks and Loan Co.			14,762 94
Total assets owned beneficially			$159,396 23
II.—Assets not owned beneficially by Corporation, but for which the Corporation is Accountable.			
B.—As Trustee, Representative, Guardian or Agent (without guarantee).			
(*a*) Mortgage securities:			
47. (i) Principal		31,912 17	
48. (ii) Interest due and accrued		234 50	
(*b*) Other securities:			
49. (i) Principal		15,320 10	
52. (*d*) Uninvested trust funds		5,949 65	
Total assets II.			53,416 42
Gross total assets, I. and II.			$212,812 65

CASH ACCOUNT.

Receipts for the year ending 31st December, 1914.

	I.—Received by the Corporation for Its Own Use.	
	A.—Balances from 31st December, 1913.	
1. Cash:		
3.	(ii) In bank	$8,178 04
	C.—Receipts on account of Investments, Loans or Debts.	
	(*a*) On mortgages of realty:	
10.	(i) Principal	13,577 44
11.	(ii) Interest	7,181 61
	(*b*) On other securities:	
13.	(ii) Interest or dividends	278 99
	E.—Miscellaneous.	
18.	(*a*) Commission, brokerage (or remuneration as corporate agent, trustee, etc.)	315 10
	G.—Receipts from Other Sources.	
30.	(*a*) Agreements and inspection	25 00
	Totals	$29,556 18

	II.—Received as Corporate Trustee, Representative, Guardian or Agent in Trust.	
	A.—Balances from 31st December, 1913.	
33.	(ii) In bank	$3,375 36
	B.—Received on Account of Investments, Loans or Debts.	
34.	(*a*) On mortgages: Principal, $5,565.61; interest, $2,119.19	7,684 80
35.	(*b*) On other securities: Principal, $3,921.72; interest, $958.09	4,879 81
	D.—Receipts from other sources, viz.:	
39.	(*a*) Trust funds for investment or distribution	13,736 20
	Totals	$29,676 17

CASH ACCOUNT.

Expenditure for the year ending 31st December, 1914.

	I.—Expended on Corporation Account.	
	A.—Sums Loaned or Invested on Capital Account.	
..	(*a*) Loaned on mortgages of realty	$11,711 20

CASH ACCOUNT.—Continued.

Expenditure for the year ending 31st December, 1914.

	D.—Management Expenses (other than foregoing).	
26. (*b*)	Commission or brokerage	$28 00
29. (*e*)	Law costs	24 00
30. (*f*)	Fuel, rent, taxes and rates	372 42
32. (*h*)	Registration fees	30 00
33. (*i*)	Other management expenditure, Directors' compensation	900 00
	E.—Other Expenditures, viz.:	
34. (*a*)	Interest on guaranteed investment receipt	1,727 62
	F.—Balance.	
37. (*b*)	Cash in banks	14,762 94
	Total	$29,556 18

	II.—Expended on Trust or Agency Account.	
	A.—Loaned or Invested on Capital Account.	
42. (*a*)	Loaned on mortgages of realty	$11,263 30
	B.—Other Expenditures.	
50. (*a*)	Commission or remuneration paid for management of estate, trust or agency, commission on loans (including item 26)..	315 10
52. (*c*)	Debts or obligations wholly or partly paid, viz.: Principal, $10,021.85; interest, $2,126.27	12,148 12
	C.—Balance.	
55.	(i) Cash in Dominion Bank	5,949 65
	Total	$29,676 17

MISCELLANEOUS STATEMENT FOR THE YEAR ENDING 31ST DECEMBER, 1914.

1. Amount of debentures maturing in 1915: Issued in Canada, none: issued elsewhere, none.
2. Amount of other existing obligations which will mature in 1915: None.
3. Amount of securities held by the Corporation which will mature and become payable to the Corporation in 1915, none.
4. Average rate of interest per annum paid by the Corporation during 1914: On deposits, none; on debentures, none; on debenture stock, none.
5. Average rate of interest per annum received by the Corporation during 1914: (*a*) On mortgages of realty; (*b*) on other securities.
   (i) Owned beneficially by the Corporation: (*a*) 8.54%; (*b*) none.
   (ii) Not owned beneficially: (*a*) 6.75%; (*b*) none.
6. Of the mortgages owned beneficially by the Corporation, $139,776.21 is on realty situate in Ontario, and none is on realty situate elsewhere.
7. Of the mortgages not owned beneficially by the Corporation, $40,686.17 is on realty situate in Ontario, and none is on realty situate elsewhere.
8. Loans written off or transferred to real estate account during 1914, viz.:
   (i) Funds or securities owned beneficially, none.
   (ii) Not so owned, none.

9. Number and aggregate amount of mortgages upon which compulsory procedings have been taken by the Corporation in 1914, viz.:
   (i) Owned beneficially, No., none. Amount, none.
   (ii) Not so owned, No., none. Amount, none.
10. Aggregate market value of land mortgaged to the Corporation:
   (i) Mortgages owned beneficially, $526,125.00.
   (ii) Not so owned, $99,334.00.
11. How often are the securities held by the Corporation valued? ——
12. (*a*) Specify the officers of the Corporation who are under bond and for what sum respectively: ——
   (*b*) Are the said bonds executed by private sureties or by Guarantee Companies?
13. Date when the accounts of the Corporation were last audited. 31st December, 1914.
14. Names and addresses of the auditors respectively for 1914 and for 1915 (if appointed):
   For 1914: A. E. Osler, A.C.A., Henry Barber, F.S.A.A.Eng., Toronto.
   For 1915: Same as 1914.
15. What were the dividend days of the Corporation in 1914 and what rate or rates of dividend were paid on those days respectively? None.
16. What is the date appointed for the Annual Meeting? 3rd February, 1915. Date of last Annual Meeting?
17. Special General Meetings held in 1914: Dates ——.

MONTREAL TRUST COMPANY.

Head Office, Montreal, Que.

Constating Instruments.

The Montreal Trust Company was incorporated on the 21st day of March, 1899, by special Act of the Province of Quebec, 52 Vic., c. 72 (Q) and subsequent special amending Act, under the name of the Montreal Safe Deposit Company.

By special Acts the name was changed in 1895 to the Montreal Trust and Deposit Company (59 Vic., c. 70 (Q)), and again in 1909 to the Montreal Trust Company (9 Edw. VII, c. 115 (Q)).

Authorized by Order-in-Council to carry on business in the Province of Ontario as from the 11th day of March, 1909, subject to certain conditions and limitations.

Registered on the Trust Companies Register, 21st January, 1913.

The Company has a deposit with the Province of Ontario, amounting to $200,000.00.

Annual Statement

Of the condition and affairs of the Montreal Trust Company of Montreal, Que., at the 30th November, 1914, and for the eleven months ending on that day, made to the Registrar of Loan Corporations for the Province of Ontario, pursuant to the laws of the said Province.

The Corporation was incorporated under the laws of the Province of Quebec on the Twenty-first day of March, 1889.

The head office of the Corporation is at No. 142 Notre Dame Street West in the City of Montreal in the Province of Quebec.

The chief agency for Ontario is situate in the Royal Bank Building, in the City of Toronto, in the Province of Ontario.

The Chief Agent and Attorney for Ontario is John F. Hobkirk, and his address is 74 St. George Street, Toronto, in the Province of Ontario.

The Board is constituted of twenty-one directors, holding office for the term of one year.

The directors and chief executive officers of the Corporation at the 30th November, 1914, were as follows:—

Sir H. S. Holt, President, Montreal, Que.;	13th January, 1914;	12th January, 1915.
Robt. Archer, Vice-President, Montreal, Que.;	"	"
Sir W. M. Aitken, M.P., Director, London, Eng.;	"	"
J. E. Aldred, Director, New York, N.Y.;	"	"
V. J. Hughes, Director, Montreal, Que.;	"	"
A. J. Brown, Director, Montreal, Que.;	"	"
Fayette Brown, Director, Montreal, Que.;	"	"
Geo. Caverhill, Director, Montreal, Que.;	"	"
Hon. N. Curry, Director, Montreal, Que.;	"	"
Hon. A. Dandurand, Director, Montreal, Que.;	"	"
F. P. Jones, Director, Montreal, Que.;	"	"
Wm. Molson Macpherson, Director, Montreal, Que.;	"	"
C. E. Neill, Director, Montreal, Que.;	"	"
Hugh Payton, Director, Montreal, Que.;	"	"
E. L. Pease, Director, Montreal, Que.;	"	"
James Redmond, Director, Montreal, Que.;	"	"
F. W. Ross, Director, Quebec, Que.;	"	"
Hon. W. B. Ross, Director, Halifax, N.S.;	"	"
A. Haig Sims, Director, Montreal, Que.;	"	"
Stuart Strathey, Director, Toronto, Ont.;	15th May, 1914;	"
S. B. White, Director, Montreal, Que.;	13th January, 1914;	"
Vincent J. Hughes, Manager, Montreal;	at the will of the	Directors
Ivan S. Ralston, Secretary, Montreal;	"	"

A.—Permanent capital stock: Total amount authorized, $1,000,000.00; total amount subscribed, $1,000,000; as more particularly set out in Schedule A hereto.

SCHEDULE A.

Class 2.—Fixed and permanent capital stock created by virtue of Joint Stock Companies' Acts or private Acts.

Last call made: Date, 26th February, 1914; rate per cent., 100 per cent. on 5,000 shares new stock; gross amount, $500,000.00; amount paid thereon, $387,883.34.

Description of Stock.	No. of shares.	Par value of shares.	Total amount held.	Total amount paid thereon.	Total remaining unpaid on calls.
		$	$	$ c.	$ c.
1. Fully called.....	10,000	100	1,000,000	887,883 34	112,116 66

LIST OF SHAREHOLDERS AS AT 30TH NOVEMBER, 1914.

(Not printed.)

BALANCE SHEET AS AT 30TH NOVEMBER, 1914.

Dr. Capital and Liabilities.

I.—Capital (Liabilities to Stockholders or Shareholders).		
A.—Permanent Capital Stock or Shares.		
1. (*a*) Ordinary joint stock capital, fully called; total called, $1,000,000; total paid thereon	$887,883 34	
4. (*d*) Dividends declared in respect of (1) but not yet paid	16,876 31	
5. (*e*) Unappropriated profits in respect of (1).....	43,951 90	
6. (*f*) Reserve fund in respect of (1).....	650,000 00	
7. (*g*) Contingent fund in respect of (1).....	10,000 00	
		$1,608,711 55
Liabilities to the Public.		
41. Other liabilities to the public, viz.:		
42. (*a*) Guaranteed mortgage investment receipts.....	$37,959 92	
43. (*b*) Guaranteed funds	1,555,874 85	
44. (*c*) Interest, etc., accrued to date.....	3,598 20	
		1,597,432 97
Total actual liabilities		$3,206,144 52
II.—Contingent Liabilities.		
49. Money for which the Corporation is contingently liable, viz.:		
52. (*c*) Trust funds invested but not guaranteed (including securities actually held as trustee for bond-holders). $57,279,603 69		
55. (*d*) Trust funds uninvested	69,169 66	
56. (*e*) Other contingent liabilities, judicial surety indemnity and other bonds	481,150 00	
Total contingent liabilities		$57,829,923 35
Gross total liabilities, actual and contingent.....		$61,036,067 87

BALANCE SHEET.—Continued.

Cr. Assets.

I.—Assets of which the Corporation is the Beneficial Owner.

B.—Debts secured by Mortgages of Land.

9. (*a*)	Debts secured by mortgages of land and buildings..	$271,789 12	$271,789 12

C.—Debts not above enumerated for which the Corporation holds securities as follows:—

22. (*j*)	Deposits with Provincial Governments.....	$425 000 00	
23. (*k*)	Debts secured by demand loans against bonds, stocks, etc.	1,638,287 07	2,063,287 07

D.—Unsecured Debts.

27. (*a*)	Office furniture	$8,934 88	
28. (*b*)	Balances on sundry accounts, including commissions, fees, etc., due	46,720 47	55,655 35

E.—Cash.

31. (*a*)	On hand	$1,132 51	
32. (*b*)	In banks	139,674 56	240,807 07

F.—Assets not hereinbefore mentioned.

37. (*a*)	Securities owned by company	574,605 91
	Total of assets owned beneficially by Corporation.....	$3,206,144 52

II.—Assets Not Owned Beneficially by the Corporation, but for which the Corporation is Accountable.

B.—As Trustee, Representative, Guardian or Agent (without guarantee).

	(*a*) Mortgage securities:		
47.	(i) Principal $1,815,584 71		
	(*b*) Other securities:		
49.	(i) Principal 55,464,018 98		
51.	(*c*) Security against judicial surety indemnity and other bonds	481,150 00	
52.	(*d*) Uninvested trust funds	69,169 66	
	Total assets II.		$57,829,923 35
	Gross total assets I. and II....		$61,036,067 87

CASH ACCOUNT.

Receipts for the eleven months ending 30th November, 1914.

I.—Received by the Corporation for its Own Use.

A.—Balances from 31st December, 1913.

		Col. 1.	Col. 4.
1.	Cash:		
2.	(i) On hand	$1,000 00	
3.	(ii) In bank	108,808 90	
			$109,808 90
	B.—Sums Received Wholly or Partly on Capital Stock.		
4.	(a) Calls on joint stock permanent capital		387,883 34
5.	(b) Premiums on (4)	$193,941 66	
	C.—Receipts on account of Investments, Loans or Debts.		
	(a) On mortgages of realty:		
10.	(i) Principal	.....	54,298 25
11.	(ii) Interest	3,649 19	
	(b) On other securities and demand loans:		
12.	(i) Principal	.....	2,690,306 44
13.	(ii) Interest or dividends	89,814 73	
	E.—Miscellaneous.		
18.	(a) Commission, brokerage (or remuneration as corporate agent, trustee, etc.)	145,710 03	433,115 61
	F.—Borrowed Money.		
26.	(b) Borrowed by taking deposits, guaranteed funds		8,068,459 26
	Total		$11,743,871 80

II.—Received as a Corporate Trustee, Representative, Guardian or Agent in Trust.

A.—Balances from 31st December, 1913.

31.	(a) Capital Account:	
33.	(ii) In bank	$83,274 08
	B.—Received on account of Investments, Loans or Debts.	
34.	(a) On mortgages: Principal, $164,249.19; interest, $80,073.95	244,323 14
35.	(b) On other securities: Principal, $5,563,944.20; interest, $639,158.62.	6,203,102 82
	C.—Receipts from Real Estate.	
37.	(a) Sales (not included in foregoing items)	28,335 48
38.	(b) Rents	136,495 82
	Total	$6,695,531 34

CASH ACCOUNT.—Continued.

Expenditures for the eleven months ending 30th November, 1914.

I.—Expended on Corporation Account.		
A.—Sums Loaned or Invested on Capital Account.		
1. (*a*) Loaned on mortgages of realty		$186,166 86
(*b*) Loaned on or invested in other securities		3,045,425 58
B.—Expended on Stock Account.		
8. Dividends paid on permanent stock	$40,814 22	
C.—Borrowed Money (other than foregoing) or interest thereon paid, viz.:		
18. (*a*) Bank account:		
19. (*b*) Deposits: Principal, $7,914,416.76; interest, $86,288.26		8,000,705 02
D.—Management Expenses (other than foregoing):		
25. (*a*) Salaries, wages and fees	33,221 70	
28. (*d*) Stationery, postage, printing and advertising	6,608 85	
29. (*e*) Law costs	848 20	
30. (*f*) Fuel, rent, taxes and rates	8,922 93	
33. (*i*) Other management expenditure	5,732 75	
E.—Other Expenditures, viz.:		
34. (*a*) Subscription Canadian Patriotic Fund	5,000 00	
35. (*b*) Deposits with Provincial Government		200,000 00
		101,148 65
F.—Balance.		
(*b*) Cash in various banks		210,425 69
Total		$11,743,871 80

II.—Expended on Trust or Agency Account.		
A.—Loaned or Invested on Capital Account.		
42. (*a*) Loaned on mortgages of realty		$102,083 00
(*b*) Loaned or invested on or in other securities		5,341,512 09
47. (*a*) Real estate purchased		21,341 20
(*b*) Incumbrances or realty paid off, viz.:		
(i) Principal		43,915 41
(ii) Interest		11,210 75
B.—Other Expenditures.		
50. (*a*) Commission or remuneration paid for management of estate, trust or agency		18,336 72
53. (*d*) Sundry distributions, etc.		1,087,962 51
C.—Balance.		
(*b*) Cash in bank		69,169 66
Total		$6,695,531 34

MISCELLANEOUS STATEMENT FOR THE ELEVEN MONTHS ENDING 30TH NOVEMBER, 1914.

1. Amount of Debentures maturing in 1915: Issued in Canada, none; issued elsewhere, none.
2. Amount of other existing obligations which will mature in 1915: Guaranteed Mortgage Investments Receipts, $15,329.95.
3. Amount of securities held by the Corporation which will mature and become payable to the Corporation in 1915, none.
4. Average rate of interest per annum paid by the Corporation during 1914: On deposits, none; on debentures, none; on debenture stock, none; on guaranteed funds, about 3¼%.
5. Average rate of interest per annum received by the Corporation during 1914: (*a*) On mortgages of realty; (*b*) On other securities.
   (i) Owned beneficially by the Corporation: (*a*) About 6.33%; (*b*) About 6%.
   (ii) Not owned beneficially: (*a*) About 5.73%; (*b*) About 5.75%.
6. Of the mortgages owned beneficially by the Corporation, none is on realty situate in Ontario, and $271,789.12 is on realty situate elsewhere.
7. Of the mortgages not owned beneficially by the Corporation, none is on realty situate in Ontario. and $1,815,584.71 is on realty situate elsewhere.
8. Loans written off or transferred to real estate account during 1914, viz.:
   (i) Funds or securities owned beneficially, none.
   (ii) Not so owned, none.
9. Number and aggregate amount of mortgages upon which compulsory proceedings have been taken by the Corporation during 1914, viz.:
   (i) Owned beneficially: No., none; Amount, none.
   (ii) Not so owned: No., none; Amount, none.
10. Aggregate market value of land mortgaged to the Corporation:
   (i) Mortgages owned beneficially, $457,156.66.
   (ii) Not so owned, $3,781,937.86.
11. How often are the securities held by the Corporation valued? Quarterly.
12. (*a*) Specify the officers of the Corporation who are under bond and for what sum respectively: All officers of the company, for a total of $64,000.00.
   (*b*) Are the said bonds executed by private sureties or by Guarantee Companies? Guarantee Company.
13. Date when the accounts of the Corporation were last audited? November 30th, 1914.
14. Names and addresses of the auditors respectively for 1914 and for 1915 (if appointed):
   For 1914: Geo. Durnford & Co., Ltd., C.A., Montreal; Marwick, Mitchell, Peat & Co., Toronto.
   For 1915: Deloitte, Pender, Griffiths & Co., of Montreal.
15. What were the dividend days of the Corporation in 1914, and what rate or rates of dividend were paid on those days respectively? 15th days of March, June, September, December; 8% per annum on fully paid stock and interest at 5½% per annum on instalments received on partly paid new stock.
16. What is the date appointed for the Annual Meeting? Second Tuesday in January. Date of last Annual Meeting? 13th January, 1914.
17. Special General Meetings held in 1914: Dates, January 13th, 1914.

BRITISH EMPIRE TRUST COMPANY, LIMITED.

Head Office: London England.

CONSTATING INSTRUMENTS.

The British Empire Trust Company, Limited, was incorporated in London, on the 30th day of April, 1902, under the Companies Act, 1862 and 1890, England.

Authorized in 1913 by special Act of the Legislature of the Province of Ontario (3-4 Geo. V., C. 140) to transact business pursuant to Section 1 of the special Act.

Registered on the Trust Companies Register, 18th August, 1913.

ANNUAL STATEMENT

Of the condition and affairs of the British Empire Trust Company, Limited, at the 31st December, 1914, and for the year ending on that day, made to the Registrar of Loans Corporations for the Province of Ontario, pursuant to the laws of the said Province.

The head office of the Corporation is at No. 34 Nicholas Lane, in the City of London, England.

The chief agency for Ontario is situate at No. 9 Toronto Street, in the City of Toronto, in the Province of Ontario.

The chief agent and attorney for Ontario is Francis Charles Annesley, and his address is No. 9 Toronto Street, in the City of Toronto, Province of Ontario.

The board is constituted of eight directors, two of whom, with the exception of the Managing Director, retire in rotation every year.

The directors and chief executive officers of the Corporation at the 31st December, 1914, were as follows, together with their respective terms of office:

Robert Montgomery Horne-Payne, Chairman, Brentwood, England; 31st July, 1912; Annual Meeting, 1915.
John Davidson, Managing Director, Leigh-on-Sea; 9th July, 1912; no term fixed.
Tom Blundell Brown, Director, Brentwood, England; 25th July, 1911; Annual Meeting, 1915.
Dudley Northall Laurie, Director, London, England; 25th July, 1911; Annual Meeting, 1918.
Ernest Frederick Orby Gascoigne, Director, Ashtead, England; 25th July, 1911; Annual Meeting, 1917.
Sir William Mackenzie, Director, Toronto, Ont.; 31st July, 1912; Annual Meeting, 1916.
Norman Scott Russell, Director, London, England; 18th June, 1913; Annual Meeting, 1917.
David Blythe Hanna, Director, Toronto, Ont.; 18th June, 1913; Annual Meeting, 1916.
Arthur Henry Bowling, Assistant Manager, London, England; 9th February, 1911; No term fixed.
Robert Walter Bartlett, Secretary, London, England; 12th July, 1911; no term fixed.

A Permanent Capital Stock: Total amount authorized £1,000,000; total amount subscribed £750,000, as more particularly set out in Schedule A hereto.

SCHEDULE A.

Class 2.—Fixed and permanent capital stock created by virtue of Joint Stock Companies' Acts or Private Acts.

Description.	No. of Shares.	Par value.	Total amount held.	Total amount paid thereon.	Total remaining unpaid.
		£	£	£	£
Cumulative perpetual preferred shares	250,000	1	250,000	250,000	.....
Preferred ordinary shares.	400,000	1	400,000	400,000	.....
Deferred ordinary shares..	400,000	5s.	100,000	100,000	.....
Totals	1,050,000	.....	750,000	750,000	.....

LIST OF SHAREHOLDERS AS AT 31ST DECEMBER, 1914.

(Not printed.)

BALANCE SHEET AS AT 31ST DECEMBER, 1914.

Dr. Capital and Liabilities.

	£	s.	d.	£	s.	d.
I.—Capital (Liabilities to Stockholders or Shareholders).						
A.—Permanent capital stock or shares.						
1. (*a*) Cumulative perpetual preference shares capital fully called: Total called, £250,000; total paid thereon	250,000	0	0			
2. (*b*) Preferred ordinary shares capital all called: Total called, £400,000; total paid thereon	400,000	0	0			
3. (*c*) Deferred ordinary stock capital all called Total called £100,000; total paid thereon	100,000	0	0			
6. (*f*) Reserve fund in respect of (1), (2) or (3)	133,381	12	9			
C.—Liabilities to Stockholders or Shareholders.						
Other than is shown under A, viz.:						
26. On unpresented dividends—warrants as per list	43	15	5			
				883,425	8	2
Liabilities to the Public.						
27. Deposits (including unclaimed deposits) 30 days notice on any withdrawal	100	0	0			
28. Interest on deposits due or accrued	0	9	0			
37. Owing to banks (including interest due or accrued)	207,000	0	0			
41. Other liabilities to the public, viz.:						
42. (*a*) Due to associated companies	276,036	2	0			
43. (*b*) Sundry creditors	48,368	2	0			
				531,504	13	0
Total actual liabilities				1,414,930	1	2
II.—Contingent Liabilities.						
49. Money for which the Corporation is contingently liable, viz.:						
50. (*a*) Principal guaranteed	149,301	0	0			
51. (*b*) Interest guaranteed	3,722	6	0			
Total contingent liabilities				153,023	6	0
Gross total liabilities, actual and contingent				1,567,953	7	2

Cr. Assets.

	£	s.	d.	£	s.	d.
I.—Assets of which the Corporation is the beneficial owner.						
A.—Immovable Property Owned Beneficially by Corporation.						
B.—Debts secured by Mortgages of Land.						
9. (*a*) Debts secured by mortgages of land	12,346	6	0			
1. (c) Interest due and accrued on item (9)	99	9	0			
				12,445	15	0

BALANCE SHEET AS AT 31ST DECEMBER, 1914.—Continued.

		£	s.	d.	£	s.	d.
C.—Debts not above enumerated, for which the Corporation holds securities as follows:							
13.	(*a*) Debts secured by accepted bills of exchange	52,600	0	0			
22.	(*j*) Debts secured by debentures and shares of railways, electric railways, electric light, gas and water power companies.....	152,103	5	8			
23.	(*k*) Debts secured by debentures and shares of industrial companies	213,659	17	9			
24.	(*l*) Debts secured by personal guarantees	25,114	8	4			
26.	(*n*) Interest due or accrued on 14 to 25 and not included therein	9,675	10	3			
					453,153	2	0
	D.—Unsecured Debts.						
27.	(*a*) Sundry debtors	.....			22,175	7	5
	E.—Cash.						
31.	(*a*) On hand	7	3	2			
32.	(*b*) In bank	158,698	7	11			
					158,705	11	1
	F.—Assets not Hereinbefore Mentioned.						
37.	(*a*) Investments in debentures and shares of railways, electric railways, electric light, gas or water power companies.....	600,170	11	7			
38.	(*b*) Investments in shares and debentures of industrial companies	168,279	14	1			
					768,450	5	8
	Total assets owned beneficially by Corporation				1,414,930	1	2
II.—Assets not Owned Beneficially by Corporation, but for which the Corporation is Accountable.							
	A.—As Guarantor.						
	(*a*) Mortgage securities:						
43.	(i) Principal	149,301	0	0			
44.	(ii) Interest due and accrued	3,722	6	0			
	Total assets II.				153,023	6	0
	Gross total assets I and II				1,567,953	7	2

CASH ACCOUNT.

Receipts for the year ending 31st December, 1914.

		£	s.	d.	£	s.	d.
I.—Received by the Corporation for its Own Use.							
	A.—Balance from 31st December, 1913.						
1.	Cash:						
2.	(i) On hand	.....			7	5	10
3.	(ii) In bank	.....			167,621	7	8

CASH ACCOUNT.—Continued.

Receipts for the year ending 31st December 1914.

		£	s.	d.	£	s.	d.
	C.—Receipts on Account of Investments, Loans or Debts.						
	(*a*) On mortgages of realty:						
11.	(ii) Interest . .	203	4	10	203	4	10
	(*b*) On other securities:						
12.	(i) Principal . .	648,345	7	7	2,188,535	8	8
13.	(ii) Interest or dividends	68,128	2	8	68,128	2	8
	(*c*) Unsecured debts:						
14.	(i) Principal . .				11,664	7	8
	E.—Miscellaneous.						
18.	(*a*) Commission brokerage (or remuneration as corporate agent trustee, etc.)	3,730	15	0	3,730	15	0
	F.—Borrowed Money.						
25.	(*a*) Bank or other advances, discounts or overdrafts . .				656,695	11	7
26.	(*b*) Borrowed by taking deposits				100	0	0
29.	(*c*) Borrowed otherwise . .				464,885	6	1
	G.—Receipts from Other Sources.						
30.	(*a*) Bank deposits withdrawn				5,432	16	1
	(*b*) Surplus receipts, per Sec. II., included in balance contra				3,638	2	10
	Totals . . .	£720,407	10	1	£3,570,642	8	11

		£	s.	d.
	II.—Received as Corporate, Trustee, Representative, Guardian or Agent in Trust.			
	A.—Balance from 31st December, 1913.			
33.	(ii) Cash in bank	2,114	13	11
	B.—Received on Account of Investments, Loans or Debts.			
35.	(*b*) On other securities: Principal, £100,572-8-5; interest, £4,398-13-7 . .	104,971	2	0
36.	(*c*) On unsecured debts: Principal	8,055	12	0
	D.—Receipts from Real Estate.			
39.	(*a*) Proceeds of issues of shares and debentures	886,298	0	10
40.	(*b*) Received to pay interest and dividends on debentures and shares of various companies	348,402	19	1
41.	(*c*) Proceeds of stock in trade sold	2,838	18	1
	Totals . . .	£1,352,681	5	11

CASH ACCOUNT.

Expenditure for the year ending 31st December, 1914.

I.—Expended on Corporation Account.

A.—Sums Loaned or Invested on Capital Account.

	£ s. d.	£ s. d.
1. (*a*) Loaned on mortgage of realty	.....	5,324 19 0
(*b*) Loaned on or invested in other securities, viz.:		
2. (i) Invested in securities of railways, electric railways, electric light, gas or water power companies and industrial companies	593,846 12 9	593,846 12 9
4. (iii) Loans on railways, electric light, gas or water companies and industrial companies	.....	1,405,675 0 8

B.—Expended on Stock Account.

	£ s. d.	£ s. d.
8. Dividends paid on permanent stock	21,164 0 3	21,164 0 3

C.—Borrowed Money (other than foregoing) or interest thereon paid, viz.:

18. (*a*) Bank account (Principal and interest)	10,867 13 5	633,563 5 0

D.—Management Expenses (other than foregoing).

25. (*a*) Salaries, wages, fees	6,733 12 4	6,733 12 4
26. (*b*) Commission on brokerage	1,650 0 0	1,650 0 0
28. (*d*) Stationery, postage, printing and advertising	2,378 15 10	2,378 15 10
29. (*e*) Law costs	108 0 3	108 0 3
30. (*f*) Fuel, rent, taxes and rates	3,648 12 8	3,648 12 8
32. (*h*) Registration fees	435 14 0	435 14 0
33. (*i*) Other management expenditure	883 8 5	883 8 5

E.—Other Expenditures, viz.:

34. (*a*) Loans repaid (principal and interest)	2,535 15 5	729,727 2 7
35. (*b*) Payments for goods supplied and services rendered to sundry companies	.....	14,305 1 9
36. (*c*) Bank deposits	.....	10,993 0 0

F.—Balance.

37. (*a*) Cash on hand and in banks	.....	140,205 3 5
Totals	£644,252 5 4	£3,570,642 8 11

II.—Expended on Trust or Agency Account.

A.—Loaned or Invested on Capital Account.

	£ s. d.
42. (*b*) Loaned or invested on or in other securities, viz.:	
43. (i) Invested in debentures of railways, electric light, electric railways and power companies	718,535 8 1

CASH ACCOUNT.—Continued.

Expenditure for the year ending 31st December, 1914.

B.—Other Expenditures.

		£	s.	d.
52.	(*c*) Debts or obligations wholly or partly paid: Principal, £702-9-8; interest . .	702	9	8
53.	(*d*) Interest and dividends on debentures and shares of various companies . . .	445,185	13	0
53*a*.	(*e*) Remittances of proceeds of issues	184,619	12	4
53*b*.	(*f*) Surplus receipts carried to section I (contra) no separate banking accounts being kept	3,638	2	10
	Total . . .	£1,352,681	5	11

MISCELLANEOUS STATEMENT FOR THE YEAR ENDING 31ST DECEMBER, 1914.

1. Amount of debentures maturing in 1915: Issued in Canada, none; issued elsewhere, none.
2. Amount of other existing obligations which will mature in 1915, £207,000.
3. Amount of securities held by the Corporation which will mature and become payable to the Corporation in 1915, £20,000.
4. Average rate of interest per annum paid by the Corporation during 1914: On deposits, 2½%; on debentures, none; on debenture stock, none.
5. Average rate of interest per annum received by the Corporation during 1914: (*a*) On mortgages of realty; (*b*) On other securities:
   (i) Owned beneficially by the Corporation: (*a*) 6%; (*b*) 6%.
   (ii) Not owned beneficially: (*a*) none; (*b*) none.
6. Of the mortgages owned beneficially by the Corporation, none are on realty situate in Ontario, and £12,346-6-0 is on realty situate elsewhere.
7. Of the mortgages not owned beneficially by the Corporation, none are on realty situate in Ontario, and none are on realty situate elsewhere.
8. Loans written off or transferred to real estate account during 1914, viz.:
   (i) Funds or securities owned beneficially, none.
   (ii) Not so owned, none.
9. Number and aggregate amount of mortgages upon which compulsory proceedings have been taken by the Corporation in 1914, viz.:
   (i) Owned beneficially, No., none; amount, none.
   (ii) Not so owned, No., none; amount, none.
10. Aggregate market value of land mortgaged to the Corporation:
   (i) Mortgages owned beneficially, £98,000.
   (ii) Not so owned, none.
11. How often are the securities held by the Corporation valued? Once a year for the purposes of annual accounts, and every fortnight for the information of the Directors.
12. (*a*) Specify the officers of the Corporation who are under bond and for what sum respectively? None.
   (*b*) Are the said bonds executed by private sureties or by Guarantee Companies?
13. Date when the accounts of the Corporation were last audited? To year ended 30th April, 1914.
14. Names and addresses of the auditors respectively for 1914, and for 1915 (if appointed):
   For 1914: Robertson, Hill & Co., Chartered Accountants, London, Eng.
   For 1915: The same.
15. What were the dividend days of the Corporation in 1914, and what rate or rates of dividend were paid on those days respectively? Preference dividends were paid on 15th April, and 15th October, 1914, at 5% per annum. Preferred ordinary dividend was paid on May 15th, 1914, at 5%.
16. What is the date appointed for the Annual Meeting? Within a period of not more than fifteen months after date of last preceding Annual General Meeting.
17. Special General Meetings held in 1914: Dates, None.

CAPITAL TRUST CORPORATION, LIMITED.

Head Office: Ottawa, Ont.

Constating Instruments.

The Capital Trust Corporation, Limited, was incorporated in 1912 by special Act of the Parliament of the Dominion of Canada (2 Geo. V., C. 81).

Registered on the Trust Companies' Register on the 13th day of November, 1913, to transact business in the Province of Ontario, with powers restricted to the provisions of the Loan and Trust Corporations Act.

Annual Statement

Of the condition and affairs of the Capital Trust Corporation, Limited, of Ottawa, Ontario, at the 31st December, 1914, and for the year ending on that day, made to the Registrar of Loan Corporations for the Province of Ontario, pursuant to the laws of the said Province.

The head office of the Corporation is at No. 29 Sparks Street, in the City of Ottawa, in the Province of Ontario.

The Board is constituted of twenty-four directors, holding office for the term of one, two and three years.

The directors and chief executive officers of the Corporation at the 31st December, 1914, were as follows:

M. J. O'Brien, President, Renfrew, Ont.;	June 26th, 1913;	February,	1916.
Dennis Murphy, Vice-President, Ottawa, Ont.;	"	"	"
Hon. S. N. Parent, Vice-President, Ottawa, Ont.;	Feb. 10th, 1914;	"	1917.
R. P. Gough, Vice-President, Ottawa, Ont.;	June 26th, 1913;	"	1916.
A. E. Corrigan, Vice-President, Ottawa, Ont.;	"	"	1915.
George C. H. Lang, Director, Berlin, Ont.;	"	"	1916.
J. J. Seitz, Director, Toronto, Ont.;	"	"	"
T. P. Phelan, Director, Toronto, Ont.;	"	"	"
J. J. Lyons, Director, Toronto, Ont.;	"	"	"
A. E. Provost, Director, Ottawa, Ont.;	"	"	"
E. W. Tobin, Director, Bromptonville, Que.;	"	"	1915.
W. P. O'Brien, Director, Montreal, Que.;	"	"	"
M. Connolly, Director, Montreal, Que.;	"	"	"
Hugh Doheny, Director, Montreal, Que.;	"	"	"
Edward Cass, Director, Winnipeg, Man.;	"	"	"
B. G. Connolly, Director, Ottawa, Ont.;	"	"	"
Gordon Grant, Director, Ottawa, Ont.;	"	"	"
Hon. Wm. McDonald, Director, Glace Bay, N.S.;	Feb. 10th, 1914.	"	1917.
Hon. R. G. Beazley, Director, Halifax, N.S.;	"	"	"
W. J. Poupore, Director, Montreal, Que.;	"	"	"
C. P. Beaubien, Director, Montreal, Que.;	"	"	"
E. Fabre Surveyer, Director, Montreal, Que.;	"	"	"
L. G. McPhillips, Director, Vancouver, B.C.;	"	"	"
Col. D. R. Street, Director, Ottawa, Ont.;	"	"	"
G. Connolly, Manager, Ottawa, Ont.;			
E. T. B. Pennefather, Secretary, Ottawa, Ont.;			

A.—Permanent Capital Stock: Total amount authorized, $2,000.000; total amount subscribed, $588,300.00 as more particularly set out in Schedule A. hereto.

SCHEDULE A.

Class 2.—Fixed and permanent capital stock created by virtue of Joint Stock Companies Act or Private Acts.

Description.	Total amount issued and subsisting at 31st December, 1914.			Total amount of actual payments thereon.	Total amount unpaid on calls.
	No. of shares.	Par value.	Total amount held.		
		$	$	$ c.	$ c.
Subject to 10 calls at 30 days	5,883	100	588,300	236,274 20	352,025 80

LIST OF SHAREHOLDERS AS AT 31ST DECEMBER, 1914.

(Not printed.)

BALANCE SHEET AS AT 31ST DECEMBER, 1914.

Capital and Liabilities.

I.—Capital (Liabilities to Stockholders or Shareholders.)

A.—Permanent Stock or Shares.

*1. (a) Ordinary joint stock fully called: Total called, $588,300, on which has been paid			$236,274 20
5. (e) Unappropriated profits on (8)			4,372 47
			$240,646 67

Liabilities to the Public.

41. Other liabilities to the public, viz.:			
44. (a) Sundry outstanding expense accounts			690 12
Total actual liabilities			$241,336 79

II.—Contingent Liabilities.

49. Money for which the Corporation is contingently liable, viz.:			
50. (a) Principal guaranteed 51. (b) Interest guaranteed		$69,076 84	
56. (e) Other contingent liabilities, estates, trusts, agencies, etc.		233,503 75	
Total contingent liabilities			302,580 59
Gross total liabilities, actual and contingent			$543,917 38

*For ten consecutive 30 day calls.

BALANCE SHEET.—Continued.

Cr. Assets.

I.—Assets of which the Corporation is the Beneficial Owner.

B.—Debts Secured by Mortgages of Land.

9. (*a*)	Debts (other than item 10) secured by mortgages of land	$94,400 00	
11. (*c*)	Interest due and accrued on (9) and not included therein	4,503 41	
			$98,903 41

C.—Debts not above enumerated for which the Corporation holds securities as follows:

14. (*b*)	Debts secured by Municipal bonds or debentures	$108,632 68	
15. (*c*)	Debts secured by public school debentures	3,029 54	
26. (*n*)	Interest due or accrued on item (14) (15) and not included therein	2,340 63	
			114,002 85

D.—Unsecured Debts.

27. (*a*)	Sundry accounts, fees due, etc.	.....	4,405 05

E.—Cash.

31. (*a*)	On hand and in bank	.....	16,597 40

F.—Assets not hereinbefore mentioned.

37. (*a*)	Office furniture, stationery, etc.	4,726 58	
38. (*b*)	Organization expenses	2,701 50	
			7,428 08
	Total of assets owned beneficially by Corporation		$241,336 79

II.—Assets not Owned Beneficially by Corporation, but for which the Corporation is Accountable.

A.—As Guarantor.

	(*a*) Mortgage securities:		
43.	(i) Principal	.....	18,897 55
	(*b*) Other securities:		
45.	(i) Principal	$49,726 44	
46.	(ii) Interest due and accrued	452 85	
			50,179 29

B.—As Trustee, Representative, Guardian or Agent (without guarantee).

	(*b*) Other securities:		
49.	(i) Principal	$217,112 79	
52. (*d*)	Uninvested trust funds	16,390 96	
			233,503 75
	Total assets II.		$302,580 59
	Gross total assets I. and II.		$543,917 38

CASH ACCOUNT.

Receipts for the year ending 31st December, 1914.

I.—Received by the Corporation for its Own Use.

		(Col. 1.)	(Col. 3.)	(Col. 4.)
	A.—Balance from 31st December, 1913.			
1.	Cash:			
2.	(i) On hand	.....	$6,580 00	$6,580 00
3.	(ii) In bank	.....	60,637 35	60,637 35
	B.—Sums Received Wholly or Partly on Capital Stock.			
4.	(*a*) Calls on joint stock permanent capital.	.....	80,924 20	.....
5.	(*b*) Premiums on (4)	8,130 00	.....	89,054 20
	C.—Receipts on Account of Investments, Loans or Debts.			
	(*a*) On mortgages of Realty:			
10.	(i) Principal	.....	2,300 00	.....
11.	(ii) Interest	3,099 67	.....	5,399 67
	(*b*) On other securities:			
12.	(i) Principal	.....	2,877 39	.....
13.	(ii) Interest or dividends	7,956 41	.....	10,833 80
	(*c*) Unsecured debts:			
14.	(i) Principal	.....	5,000 36	5,000 36
	E.—Miscellaneous.			
18.	(*a*) Commission, brokerage	1,701 75	.....	.....
19.	(*b*) Premiums or bonus on loans	31 51	.....	1,733 26
	G.—Receipts from Other Sources.			
30.	(*a*) Sundry suspense items	.....	35,492 06	35,492 06
	Totals	$20,919 34	$193,811 36	$214,730 70

II.—Received as a Corporate Trustee, Representative, Guardian or Agent in Trust.

		(Col. 1.)	(Col. 2.)	(Col. 4.)
	B.—Received on Account of Investments, Loans or Debts.			
34.	(*a*) On mortgages, ——; interest, ——	.....	$152 67	$152 67
35.	(*b*) On other securities: Principal, $4,907.90; interest, $1,423.73	$1,423 73	4,907 90	6,331 63
	G.—Receipts from Real Estate.			
38.	(*b*) Rents	1,442 73	.....	1,442 73
	D.—Receipts from other sources, viz.:			
39.	(*a*) Transferred from company account for interest on guaranteed investment.	1,004 52	.....	1,004 52
40.	(*b*) Guaranteed funds	.....	134,800 96	134,800 96
41.	(*c*) Estates, trusts and agencies	.....	61,918 80	61,918 80
	Totals	$3,870 98	$200,779 33	$205,660 31

CASH ACCOUNT.

Expenditure for the year ending 31st December, 1914.

I.—Expended on Corporation Account.

A.—Sums Loaned or Invested on Capital Account.

	(Col. 1.)	(Col. 3.)	(Col. 4.)
1. (*a*) Loaned on mortgages of realty	.....	$47,685 00	
(*b*) Loaned or invested in other securities, viz.:			
2. (i) Purchase of municipal debentures	.....	70,045 72	
3. (ii) Unsecured	.....	7,271 05	
			$125.001 77
C.—Borrowed Money (other than foregoing), or Interest Thereon Paid, viz.:			
24. (*g*) Guarantees paid: Principal, —, interest, $1,524.73	$1,524 73	.....	1,524 73
D.—Management Expenses (other than foregoing).			
25. (*a*) Salaries, wages and fees	$13,927 33		
26. (*b*) Commission or brokerage	7,499 00		
28. (*d*) Stationery, postage, printing and advertising	5,415 06		
29. (*e*) Law costs	104 91		
30. (*f*) Fuel, rent, taxes	1,556 79		
31. (*g*) Travelling expenses	2,666 40		
32. (*h*) Registration fees	328 31		
33. (*i*) Other management expenditure	1,108 45		
			32,606 25
E.—Other Expenditures, viz.:			
34. (*a*) Premium and call on cancelled stock	$200 00	$200 00	
35. (*b*) Office furniture	.....	3,726 58	
36. (*c*) Sundry suspense items	.....	34,873 97	
			39,000 55
F.—Balance.			
37. (*a*) Cash on hand and in bank	.....	16,597 40	16,597 40
Total	$34,330 98	$180,399 72	$214,730 70

II.—Expended on Trust or Agency Account.

A.—Loaned or Invested on Capital Account.

42. (*a*) Loaned on mortgages of realty	.....	$18,946 05	$18,946 05
(*b*) Loaned or invested in other securites, viz.:			
43. (i) Municipal school debts	.....	44,073 61	44,073 61
B.—Other Expenditures.			
50. (*a*) Commission or remuneration paid for management of estate, trust or agency	$1,754 47	.....	1,754 47
51. (*b*) Rents, taxes and rates	.....	1,093 30	1,093 30
52. (*c*) Debts or obligations wholly or partly paid: Principal, $44,581.93; interest, $2,122.98	2,122 98	44,581 93	46,704 91
53. (*d*) Guaranteed investments	.....	49,542 36	49,542 36
C.—Balance.			
54. (*a*) Cash on hand and in banks	.....	.....	43,545 61
Total	$3,877 45	$158,237 25	$205,660 31

MISCELLANEOUS STATEMENT FOR THE YEAR ENDING 31ST DECEMBER, 1914.

1. Amount of debentures maturing in 1915: Issued in Canada, none; issued elsewhere, none.
2. Amount of other existing obligations which will mature in 1915, none.
3. Amount of securities held by the Corporation which will mature and become payable to the Corporation in 1915, none.
4. Average rate of interest per annum paid by the Corporation during 1914: On deposits, none; on debentures, none; on debenture stock. On guaranteed investments, about 4½%.
5. Average rate of interest per annum received by the Corporation during 1914: (*a*) On mortgages of realty; (*b*) on other securities
   (i) Owned beneficially by the Corporation: (*a*) 7.38%; (*b*) 6,26%.
   (ii) Not owned beneficially: (*a*) 7.7%; (*b*) 7%.
6. Of the mortgages owned beneficially by the Corporation, $37,900.00 is on realty situate in Ontario, and $66,500.00 is on realty situate elsewhere.
7. Of the mortgages not owned beneficially by the Corporation, $15,000.00 is on realty situate in Ontario, and $3,946.05 is on realty situate elsewhere.
8. Loans written off or transferred to real estate account during 1914, viz.:
   (i) Funds or securities owned beneficially, none.
   (ii) Not so owned, none.
9. Number and aggregate amount of mortgages upon which compulsory proceedings have been taken by the Corporation in 1914, viz.:
   (i) Owned beneficially, No., none; amount, none.
   (ii) Not so owned, No., none; amount, none.
10. Aggregate market value of land mortgaged to the Corporation:
   (i) Mortgages owned beneficially, $169,315.00.
   (ii) Not so owned, $41,860.00.
11. How often are the securities held by the Corporation valued? Yearly.
12. (*a*) Specify the officers of the Corporation who are under bond and for what sum respectively? $26,000.00 on staff and officers.
   (*b*) Are the said bonds executed by private sureties or by Guarantee Companies? Guarantee Company.
13. Date when the accounts of the Corporation were last audited? 31st December, 1914.
14. Names and addresses of the auditors respectively for 1914, and for 1915 (if appointed):
   For 1914: J. F. Cunningham, F.C.A., Can.; M. D. Grant, F.I.A.
   For 1915:
15. What were the dividend days of the Corporation in 1914, and what rate or rates of dividend were paid on those days respectively? None.
16. What is the date appointed for the Annual Meeting? 2nd Tuesday in February. Date of last Annual Meeting? None.
17. Special General Meetings held in 1914: Dates, none.

THE STERLING TRUSTS CORPORATION.

Head Office: Toronto, Ontario.

Constating Instruments.

The Sterling Trusts Corporation was incorporated by Special Act of the Parliament of Canada, 1-2 Geo. V., chap. 144.

The original head office of the Company was at Regina, in the Province of Saskatchewan.

By Order-in-Council (D.) head office was changed to the City of Toronto, in the Province of Ontario.

Registered on the Trust Companies Register, 1st December, 1913.

Annual Statement

Of the condition and affairs of The Sterling Trusts Corporation, of Toronto, as at 31st December, 1914, and for the year ending on that day, made to the Registrar of Loan Corporations for the Province of Ontario, pursuant to the laws of the said Province.

The head office of the Corporation is at No. 80 King Street East, in the City of Toronto, and Province of Ontario.

The Board is constituted of twelve directors holding office for the term of one year.

The directors and chief executive officers of the Corporation at 31st December, 1914, were as follows, together with their respective terms of office:

W. S. Dinnick, President, Toronto, Ont.;	17th April, 1914;	22nd February, 1915.
E. D. McCallum, Vice-President, Regina, Sask.;	"	"
J. Firstbrook, Vice-President, Toronto, Ont.;	"	"
Earl of Clarendon, Director, Pickering, Ont.;	"	"
A. H. Tasker, Director, Regina, Sask.;	"	"
Alec. Clark, Director, Regina, Sask.;	"	"
Wm. McBain, Director, Toronto, Ont.;	"	"
N. H. Stevens, Director, Chatham, Ont.;	"	"
W. L. Horton, Director, Goderich, Ont.;	"	"
Dr. E. Jessop, M.P.P., Director, St. Catharines, Ont.;	"	"
J. W. Scott, Director, Listowel, Ont.;	"	"
H. Waddington, Managing Director, Toronto, Ont.;	"	"
J. G. Langton, Secretary, Toronto, Ont.	"	"

A permanent capital stock: Total amount authorized, $1,000,000.00. Total amount subscribed, $1,000,000.00, as more particularly set out in Schedule A hereto.

Schedule A.

Class 2.—Fixed and permanent capital stock created by virtue of Joint Stock Companies' Acts or Private Acts.

Description.	No. of shares.	Par value of shares.	Total amount held.	Total amount paid thereon.	Total remaining unpaid.
		$	$ c.	$ c.	$ c.
1. Fully called.....	2,132	100	213,200 00	213,200 00	.....
2. Partly paid.....	7,122	100	712,200 00	100,331 00	611,869 00
3. Subscribed on which payment on par value have not been made.....	746	100	74,600 00	.....	74,600 00
Totals	10,000	.....	1,000,000 00	313,531 00	686,469 00

LIST OF SHAREHOLDERS AS AT 31st DECEMBER, 1914.
(Not printed.)

BALANCE SHEET AS AT 31ST DECEMBER, 1914.

Dr. Capital and Liabilities.

Capital (Liabilities to Stockholders or Shareholders).			
A.—Permanent Capital Stock or Shares.			
1. (*a*) Ordinary joint stock capital fully called; total called, $213,200; total paid thereon		$213,200 00	
2. (*b*) Ordinary joint stock capital,—— per cent. called: Total subscribed, $786,800; total paid thereon		100,331 00	
5. (*e*) Unappropriated profits in respect of (1) and (2)		2,991 53	
6. (*f*) Reserve fund in respect of (1) and (2)		20,000 00	
			$336,522 53
Liabilities to the Public.			
42. (*a*) Sundry liabilities			6,267 02
Total actual liabilities			$342,789 55
II.—Contingent Liabilities.			
49. (Money for which the Corporation is contingently liable, viz.:			
50. (*a*) Principal guaranteed		$436,244 98	
55. (*d*) Trust funds uninvested not bearing interest and not guaranteed		8,558 64	
56. (*e*) Other contingent liabilities, assets, on hand for realization and administration		2,478,089 84	
Total contingent liabilities			$2,922,893 46
Gross total liabilities, actual and contingent			$3,265,683 01

Cr. Assets.

I.—Assets of which the Corporation is the Beneficial Owner.			
1. (*a*) Office premises situate as follows: (i) Regina Sask., held in freehold.	$75,921 99		
Less owing	25,921 99		$50,000 00
B.—Debts Secured by Mortgages of Land.			
9. (*a*) Debts secured by mortgages of land and other securities on land		$174,187 78	
11. (*c*) Interest due and accrued on (9)		2,597 58	176,785 36
E.—Cash.			
32. (*b*) In banks			$8,464 57
F.—Assets not hereinbefore mentioned.			
37. (*a*) Sundry assets		$55,039 62	
38. (*b*) Stocks in other companies		52,500 00	107,539 62
Total assets owned beneficially by Corporation			$342,789 55

BALANCE SHEET.—Continued.

II.—Assets Not Owned Beneficially by Corporation, but for which the Corporation is Accountable.			
A.—As Guarantors.			
(*a*) Mortgage securities			
43. (i) Principal		$37,922 61	
(*b*) Other securities:			
45. (i) Principal		406,881 01	
			444,803 62
B.—As Trustee, Representative, Guardian or Agent (without guarantee).			
(*a*) Mortgage securities:			
47. (i) Principal		$49,545 90	
48. (ii) Interest due		794 21	
(*b*) On other securities:			
49. (i) Principal		693,442 05	
51. (*c*) Unsecured debts inventoried value of unrealized original assets of trusts, etc.		1,722,665 56	
52. (*d*) Uninvested trust funds		11,642 12	
			2,478,089 84
Total of assets II.			$2,922,893 46
Gross total assets I. and II.			$3,265,683 01

CASH ACCOUNT.

Receipts for the year ending 31st December, 1914.

I.—Received by the Corporation for Its Own Use.			
A.—Balances from 31st December, 1913.	(Col. 1.)	(Col. 3.)	(Col. 4.)
2. (i) On hand		$739 31	
3. (ii) In bank		8,867 00	
			$9,606 31
B.—Sums received wholly or partly on Capital Stock.			
4. (*a*) Calls on joint stock, permanent capital			28,618 50
C.—Receipts on account of Investments, Loans or Debts.			
(*a*) On mortgages of realty:			
10. (i) Principal		$32,901 36	
11. (ii) Interest		10,555 07	
(*b*) On other securities:			
12. (i) Principal		3,698 66	
13. (ii) Interest or dividends		4,020 20	
			51,175 29

CASH ACCOUNT.—Continued.

Receipts for the year ending 31st December, 1914.

E.—Miscellaneous.

18. (*a*)	Commission, brokerage (or remuneration as corporate agent, trustee, etc.)	$8,801 58	
19. (*b*)	Premiums or bonus on loans	500 00	
			9,301 58

G.—Receipts from other sources.

30. (*a*)	Miscellaneous	4,214 36
	Total	$102,916 04

II.—Received as Corporate Trustee, Representative, Guardian or Agent in Trust.

A.—Balance from 31st December, 1913.

32.	(i) On hand	$78 20
33.	(ii) In bank	4,302 26

B.—Receipts on Account of Investments, etc.

34. (*a*)	Mortgages: Principal, $6,536.04; Interest, $553.30	$7,089 34	
35. (*b*)	On other securities: Principal, $15,606.86; Interest, $2,499.26	18,106 12	
			25,195 46

C.—Receipts from Real Estate.

37. (*a*)	Sales	$32,701 23	
38. (*b*)	Rents	4,337 18	
			37,038 41

D.—Receipts from other sources, viz.:

39. (*a*)	Moneys received from clients for investment	$19,946 56	
40. (*b*)	Estates and agencies, collections and receipts	323,885 02	
			343,831 58
	Total		$410,445 91

CASH ACCOUNT.

Expenditure for the year ending 31st December, 1914.

I.—Expended on Corporation Account.

A.—Sums Loaned or Invested on Capital Account.

		(Col. 1.)	(Col. 3.)	(Col. 4.)
1. (*a*)	Loaned on mortgages of realty		$35,971 88	
(*b*)	Loaned or invested in other securities			
2.	(i) Advances to estates		14,105 27	
(*c*)	Insurance or taxes advanced on property mortgaged to the Corporation		587 90	
				$50,665 05

CASH ACCOUNT.—Continued.

Expenditure for the year ending 31st December, 1914.

B.—Expended on Stock Account.			
8. Dividends paid on permanent stock	$5,969 35	.....	5,969 35
C.—Borrowed Money (other than foregoing) or interest thereon paid, viz.:			
18. (*a*) Bank account (interest)	$549 21		
20. (*c*) Trust investment receipts (interest)...	681 12		
		.....	1,230 33
D.—Management Expenses (other than foregoing).			
25. (*a*) Salaries, wages and fees	$15,341 88		
26. (*b*) Commission or brokerage	1,930 15		
28. (*d*) Stationery, postage, printing and advertising	2,688 71		
29. (*e*) Law costs	514 90		
30. (*f*) Fuel, rent, taxes (other than in 7 and 32) and rates	5,399 82		
31. (*g*) Travelling expenses	1,733 25		
32. (*h*) Registration fees	627 00		
33. (*i*) Other management expenditure	616 61		
		.....	28,852 32
E.—Other Expenditure, viz.:			
34. (*a*) Miscellaneous expenditure		$3,349 34	
35. (*b*) Interest on office site	$2,919 28		
36. (*c*) Furniture and fixtures		1,465 80	
			7,734 42
F.—Balance.			
37. (*a*) Cash in bank			8,464 57
Total			$102,916 04

II.—Expended on Trust or Agency Account.			
A.—Loaned or Invested on Capital Account.	(Col. 1.)	(Col. 3.)	(Col. 4.)
42. (*a*) Loaned on mortgages of realty		$27,831 63	
(*b*) Loaned and invested on or in other securities.....		5,410 00	
(*b*) Incumbrances on realty paid off, viz.:			
48. (i) Principal		18,390 90	
49. (ii) Interest	$2,391 61		
			54,024 14
B.—Other Expenditures.			
50. (*a*) Commission or remuneration paid for management of estate, trust or agency (including item 26)	$2,383 33		
51. (*b*) Rents, taxes and rates	5,698 39		
52. (*c*) Debts or obligations wholly or partly paid (principal)	.....	$11,984 70	
53. (*d*) Estates and agencies, disbursements....	.....	313,185 31	
(*e*) Repayments on investments, guaranteed	.....	11,527 92	
			344,779 65

CASH ACCOUNT.—Continued.

C.—Balance.

54.	(*a*) Cash in various banks	11,642 12
	Total	$410,445 91

MISCELLANEOUS STATEMENT FOR THE YEAR ENDING 31ST DECEMBER, 1914.

1. Amount of Debentures maturing in 1915: Issued in Canada, none; Issued elsewhere, none.
2. Amount of other existing obligations which will mature in 1915, $25,921.99, balance owing on office site.
3. Amount of securities held by the Corporation which will mature and become payable to the Corporation in 1915, $41,039.17.
4. Average rate of interest per annum paid by the Corporation during 1914: On deposits, none; on debentures, none; on debenture stock, none.
5. Average rate of interest per annum received by the Corporation during 1914:
   (*a*) On mortgages of realty; (*b*) On other securities.
   (i) Owned beneficially by the Corporation: (*a*) 7½%; (*b*) 7½%.
   (ii) Not owned beneficially: (*a*) 7%; (*b*) 7%.
6. Of the mortgages owned beneficially by the Corporation, none is on realty situate in Ontario, and $174,187.78 is on realty situate elsewhere.
7. Of the mortgages not owned beneficially by the Corporation, $408,867.83 is on realty situate in Ontario, and $778,923.74 is on realty situate elsewhere.
8. Loans written off or transferred to real estate account during 1914, viz.:
   (i) Funds or securities owned beneficially, none.
   (ii) Not so owned, none.
9. Number and aggregate amount of mortgages upon which compulsory proceedings have been taken by the Corporation in 1914, viz.:
   (i) Owned beneficially: No., none; Amount, none.
   (ii) Not so owned: No., none; Amount, none.
10. Aggregate market value of land mortgaged to the Corporation:
   (i) Mortgages owned beneficially, $500,000.
   (ii) Not so owned: Data incomplete.
11. How often are the securities held by the Corporation valued? Annually.
12. (*a*) Specify the officers of the Corporation who are under bond and for what sum respectively: All of the officers, for a total of $10,000.
   (*b*) Are the said bonds executed by private sureties or by Guarantee Companies? Guarantee Company.
13. Date when the accounts of the Corporation were last audited: 31st December, 1914.
14. Names and addresses of the auditors respectively for 1914, and for 1915 (if appointed):
   For 1914: G. C. Rooke, C.A., Regina; A. C. Neff, C.A., Toronto.
   For 1915: G. C. Rooke, C.A., Regina; A. C. Neff, C.A., Toronto.
15. What were the dividend days of the Corporation in 1914, and what rate or rates of dividend were paid on those days respectively? No dividend declared.
16. What is the date appointed for the Annual Meeting? 22nd February, 1915. Date of last Annual Meeting? 17th April, 1914.
17. Special General Meetings held in 1914: Dates, none.

COMPARATIVE TABLES

SHOWING

LIABILITIES, ASSETS, RECEIPTS AND EXPENDITURES, ETC.

COMPARATIVE

Showing Liabilities

Liabilities and Assets.	Loan Companies having only permanent stock.		Loan Companminating stock manent stock minating
	1913.	1914.	1913.
Capital Stock.	$ c.	$ c.	$ c.
Capital authorized (permanent)	110,629,102 19	106,629,102 19	
Capital subscribed (permanent)	53,568,337 19	55,117,547 19	2,153,650 00
Capital subscribed (terminating)			886,118 73
Liabilities.			
Liabilities to Shareholders:			
Permanent—Stock fully paid up	32,833,549 56	31,164,250 56	1,453,713 81
Permanent—Prepaid	184,431 31	89,501 76	
Permanent—Stock paid up in part	8,320,363 97	11,195,275 53	361,902 23
Terminating—Stock fully paid			550 00
Terminating—Prepaid			214,132 67
Terminating—Instalment stock			307,601 89
Reserve fund	21,244,964 78	22,960,541 79	658,000 00
Dividends declared and unpaid	1,041,994 68	957,540 53	51,264 81
Contingent fund	139,948 30	239,663 35	11,426 56
Unappropriated profits	1,556,213 66	2,925,027 15	53,290 86
Profits on terminating stock			119,806 42
Other liabilities to shareholders	693 40	554 64	354 79
Total liabilities to shareholders	65,322,159 66	69,532,355 31	3,232,044 01
Liabilities to the public:			
Deposits	21,982,964 22	21,737,913 28	324,612 32
Interest on deposits	220,247 22	425,048 56	11,394 78
Debentures payable in Canada	20,763,346 56	21,116,449 50	2,222,493 30
Debentures payable elsewhere	75,487,328 64	76,455,353 43	85,896 67
Debenture stock	1,232,405 48	1,262,010 99	
Interest on debentures and debenture stock	932,907 59	949,354 36	39,106 27
Due on loans in process of completion	993,949 17	254,088 63	5,980 00
Borrowed on mortgages and on other securities	13,195 50	69,094 86	4,749 77
Owing to banks	156,108 92	262,753 54	13,832 06
Other liabilities to public	231,713 50	332,010 44	26,998 22
Total liabilities to public	122,014,166 80	122,864,077 59	2,735,063 39
Contingent liabilities			
Grand total liabilities to shareholders and public	187,336,326 46	192,396,432 90	5,967,107 43
Assets.			
Debts secured by mortgages of land—Mortgages of realty	151,478,264 41	156,290,793 52	5,582,365 53
Debts secured by mortgages of land—Mortgaged land held for sale	471,725 77	246,973 47	33,391 47
Interest	1,414,023 38	1,656,738 39	29,949 87
Debts secured by:			
Municipal debentures and debenture stock	2,328,879 79	4,596,627 52	2,602 95
Government securities			
Shareholders' stock	766,642 66	852,300 79	49,925 80
Stocks, bonds and securities, other than foregoing	19,480,891 90	15,873,127 79	125,653 04
Office premises	2,871,100 13	3,204,534 58	15,174 35
Freehold land	204,340 90	614,195 26	32,296 96
Office furniture	59,200 50	62,722 17	7,312 17
Cash	8,106,877 25	8,257,223 83	81,996 55
Other assets	154,379 77	741,195 58	6,438 74
Balance—profit and loss			
Total assets owned beneficially	187,336,326 46	192,396,432 90	5,967,107 43
Assets not owned beneficially			
Grand total of assets	187,336,326 44	192,396,432 90	5,967,107 43

TABLES.

and Assets.

ies having ter- as well as per- or having ter- stock only.	Loaning Land Companies.		Trust Companies.		Grand Totals.	
1914.	1913.	1914.	1913.	1914.	1913.	1914.
$ c.	$ c.	$ c.	$ c.	$ c.	$ c.	$ c.
.....	15,530,000 00	15,530,000 00	34,300,000 00	30,348,900 00	160,459,102 19	152,508,002 19
1,549,600 00	5,655,510 00	5,655,510 00	17,764,600 00	18,635,100 00	79,142,097 19	80,958,757 19
580,739 81	.....	.....	.....	.....	886,118 73	580,789 81
884,200 00	3,865,000 00	3,865,000 00	12,067,710 95	10,387,552 30	50,219,974 32	46,301,002 86
.....	.....	.....	908,661 18	956,425 52	1,093,092 49	1,045,927 22
362,596 41	361,660 16	361,660 16	1,954,060 00	3,807,504 54	10,997,986 36	15,727,036 64
.....	.....	.....	.....	.....	550 00	.....
138,411 68	.....	.....	.....	.....	214,132 67	138,411 68
244,901 21	.....	.....	.....	.....	307,601 89	244,901 21
478,756 56	2,764,408 62	2,773,666 67	6,900,951 12	7,019,189 62	31,568,324 52	33,232,154 64
33,844 55	50,431 92	50,452 09	280,634 66	275,289 42	1,424,326 07	1,317,126 59
5,964 68	60,334 55	95,993 12	33,713 74	22,500 00	245,423 15	364,121 15
62,057 62	837,832 34	889,102 63	1,030,668 34	1,201,723 76	3,478,005 20	5,077,911 16
92,697 58	.....	.....	.....	.....	119,806 42	92,697 58
45 00	.....	.....	.....	27,713 02	1,048 19	28,312 66
2,303,475 29	7,939,667 59	8,035,871 67	23,176,399 99	23,697,898 18	99,670,271 28	103,569,603 45
244,994 67	445,320 59	408,245 75	748,156 22	488 86	23,501,053 35	22,391,642 56
9,864 88	3,865 79	3,669 97	4,543 88	.....	240,051 67	438,583 41
2,150,177 71	908,290 00	1,459,849 17	.....	.....	23,894,129 86	24,726,476 38
.....	1,493,132 14	1,009,970 40	.....	.....	77,066,347 45	77,465,323 83
.....	.....	.....	.....	.....	1,232,405 48	1,262,010 99
38,228 64	16,030 06	16,058 29	.....	.....	988,043 92	1,003,611 29
1,040 00	.....	.....	69,398 09	47,733 43	1,069,327 26	302,862 06
5,034 77	1,402,397 49	1,260,663 73	1,519,155 57	.....	2,939,498 33	1,334,793 56
2,004 57	.....	48,000 00	2,836,150 43	2,770,916 56	3,006,091 41	3,083,674 67
51,353 60	103,125 64	98,901 01	2,999,678 56	4,117,736 43	3,361,515 92	4,600,001 48
2,502,698 84	4,372,151 71	4,305,358 32	8,177,082 75	6,936,875 28	137,298,464 65	136,609,010 03
.....	.....	.....	271,293,762 31	305,002,125 30	271,293,762 31	305,002,125 30
4,806,174 13	12,311,819 30	12,341,232 99	302,647,245 05	335,636,898 76	508,262,498 24	545,180,738 78
4,310,522 84	1,752,150 75	1,905,919 74	8,345,732 64	7,989,446 77	167,158,513 33	170,496,682 87
41,435 86	.....	.....	317,509 56	78,615 38	822,626 80	367,024 71
16,162 87	221,493 87	175,122 61	395,744 48	629,294 27	2,061,211 60	2,477,318 14
121,540 79	.....	12,000 00	274,432 72	489,199 00	2,605,915 46	5,219,367 31
.....	.....	.....	25,000 00	217,198 00	25,000 00	217,198 00
36,504 61	.....	14,022 37	.....	.....	816,568 46	902,827 77
35,116 02	7,194,961 51	6,699,330 21	16,263,378 24	15,757,155 81	43,064,684 69	38,364,729 83
16,309 14	.....	20,000 00	2,656,078 65	2,042,025 88	5,542,353 13	5,282,869 60
15,054 78	2,531,883 50	2,834,556 17	327,041 97	987,113 02	3,095,563 33	4,450,919 23
6,580 60	699 39	611 18	28,199 31	45,302 60	95,411 37	115,216 55
204,126 73	182,171 07	258,330 30	1,831,370 23	1,629,014 68	10,202,415 10	10,348,695 54
2,819 89	66,799 05	59,680 25	888,994 94	770,408 05	1,116,612 50	1,574,103 77
.....	361,660 16	361,660 16	.....	.....	361,660 16	361,660 16
4,806,174 13	12,311,819 30	12,341,232 99	31,353,482 74	30,634,773 46	236,968,735 93	240,178,613 48
.....	.....	.....	271,293,762 31	305,002,125 30	271,293,762 31	305,002,125 30
4,806,174 13	12,311,819 30	12,341,232 99	302,647,245 05	335,636,898 76	508,262,198 24	545,180,738 78

COMPARATIVE

Showing Receipts

Receipts and Expenditure.	Loan Companies having only permanent stock.		Loan Company minating stock manent stock minating
	1913.	1914.	1913.
Receipts.	$ c.	$ c.	$ c.
Received by the Corporation for its own use.			
Cash Balance 31st December, 1912-1913	4,049,223 95	5,767,554 82	104.276 29
Received from shareholders during the year	1,402 723 17	2,178,073 59	88,945 38
Received from borrowers and investments (principal and interest)	35,554,632 31	41,480,991 72	655,390 47
Real estate — Rents	119,994 80	146,032 93	826 92
Real estate — Sales	48,602 14	46,768 40	7,937 71
Bank advances	128,232 25	365,692 03	11,832 06
Borrowed money	9,733 00		25.000 00
Received from depositors during the year	58,339,665 48	53,924,306 33	1,142,893 98
Debentures issued during the year	10,843,034 27	12,240,138 24	852.764 30
Debenture stock		55,642 20	
Bank interest	89,837 51	92,883 28	7,027 25
Miscellaneous	920,667 01	1,055,022 03	15,416 42
Terminating converted into Permanent stock			15,668 67
Totals	111,506,345 89	117,353,105 57	2,927,979 45
II.—Received as Corporate Trustee, Representative, Guardian or Agent in Trust.			
Cash Balance, 31st December, 1912-1913			
Received from borrowers during the year			
Real estate. — Rents			
Real estate. — Sales			
Money received for investment			
Other receipts			
Totals			
Grand total receipts	111,506,345 89	117,353,105 57	2,927,979 45
Expenditure.			
I.—Expended on Corporation Account.			
Loaned during the year on mortgages	19,069,553,67	22,340,627 08	368.849 68
Loaned during the year on other securities	10,722,348 04	15,107,201 32	66.564 38
Real estate purchased and incumbrances paid off	539,180 72	295,237 24	14.555 66
Insurance and taxes advanced	87,186 38	111,257 78	1,112 07
Dividends — Permanent	2,693,800 03	3,112,419 69	107,557 23
Dividends — Terminating			30,387 06
Repaid bank	281.891 11	354,230 67	70,705 15
Repaid borrowed money			5,000 00
Deposits paid off (principal and interest)	59,122,325 41	53,233,154 15	1,088,886 03
Debentures paid off	11,384,885 80	14,129,303 79	867,909 52
Debenture stock paid off	90.600 65	67,030 16	
Paid for withdrawn, converted, matured or retired stock			137,428 19
Cost of management	1,679,663 55	1,718,429 94	74,360 68
Other	65,418 33	604,460 20	12,567 25
Balance, cash 31st December, 1913-1914	5,769,492 20	6,279,753 55	81.996 55
Totals	111,506,345 89	117,353,105 57	2,927,979 45
I.—Expended on Trust or Agency Account.			
Loaned during the year on mortgages			
Loaned during the year on other securities			
Repayment of trust funds			
Real estate purchased and encumbrances paid off			
Other			
Balance 31st December, 1913-1914			
Totals			
Grand total expenditure	111,506,345 89	117,353,105 57	2,927,979 45

TABLES—Continued.

and Expenditure.

ies having ter-as well as per-or having ter-stock only.	Loaning Land Companies.		Trust Companies.		Grand Total.	
1914.	1913.	1914.	1913.	1914.	1913.	1914.
$ c.	$ c.	$ c.	$ c.	$ c.	$ c.	$ c.
55,729 81	156,595 15	182,144 83	1,533,528 78	1,644,053 15	5,843,624 17	7,649,482 61
87,917 57	14,603 22	.....	1,989,797 04	1,252,978 29	3,496,068 81	3,518,969 45
769,193 95	1,840,335 65	1,519,599 63	51,387,201 14	23,833,934 33	89,437,559 57	67,603,719 63
815 58	158,796 85	162,632 03	196,310 90	180,945·94	475,959 47	490,426 48
.....	540,436 48	289,815 29	13,070 44	14,646 91	610,046 77	351,230 60
2,004 57	441,180 93	505,033 27	4,191,700 17	4,961,529 08	4,772,915 41	5,831,258 95
25,000 00	13,000 00	73,140 78	10,014,934 47	2,000 00	10,062,667 47	100,140 78
652,414 27	656,480 79	638,943 22	4,141,398 10	8,107,786 96	64,280,438 35	63,323,450 78
760,895 21	449,798 43	237,504 07	.....	.....	12,145,597 00	13,238,537 52
.....	.....	.....	.....	.....	.....	55 642 20
82 72	804 77	.....	10,968 36	8,954 65	108,637 89	101,920 65
5,663 03	41,285 70	36,582 99	2,391,653 51	4,045,664 80	3,369,022 61	5,142,932 85
3,625 00	.....	.....	.....	.....	15,668 67	3,625 00
2,363,341 71	4,313,317 97	3,645,396 11	75,870,592 91	44,052,494 11	194,618,236 22	167,414,337 50
.....	.....	.....	12,574,197 07	8,954,793 61	12,574,197 07	8,954,793 61
.....	.....	.....	61,301,303 25	47,677,268 12	61,301,303 25	47,677,268 12
.....	.....	.....	1,065,670 10	1,228,074 61	1,065,670 10	1,228,074 61
.....	.....	.....	2,239,255 64	1,779,462 65	2,239 255 61	1,779,462 65
.....	.....	.....	95,393,733 89	69,880,782 51	95,393,733 89	69,880,782 51
.....	.....	.....	3,716,070 93	8 669,695 86	3,716,070 93	8,669,695 86
.....	.....	.....	176,290,230 88	138,190,077 36	176,290,230 88	138,190,077 36
2,363,341 71	4,313,317 97	3,645,396 11	252,160,823 79	182,242,571 47	370,908,467 10	305,604,414 86
137,244 89	595,404 53	178,119 23	5,781,547 14	4,630,018 02	25,815,355 02	27,286,009 32
160,345 70	922,626 02	496,513 19	47,698,949 74	17,034,983 77	59,410,488 18	32,819,043 98
1,134 79	1,014,247 09	506,043 17	371,732 71	141,158 54	1,939,716 18	943,573 74
94·15	.....	.....	138,882 97	169,400 16	227,181 42	280,752 09
78,082 00	296,658 99	281,509 77	1,003,515 56	979,320 27	4,101,631 81	4,454,331 73
.....	.....	.....	.....	.....	30,387 06	.....
4,440 74	300,014 48	689,838 03	2,212,032 54	5,053,735 65	2,894,643 28	6,102,245 09
84,229 96	13,000 00	.....	10,762,095 69	285,008 93	10,780,095 69	369,238 89
640,422 38	635,442 44	691,501 12	3,873,739 89	8,071,984 05	64,720,393 77	62,637,061 70
843,201·02	182,821 12	274,167 19	.....	.....	12,435,616 44	15,246,672 00
.....	.....	.....	.....	.....	90,600 65	67,030 16
122,395 59	.....	.....	.....	.....	157,428 19	122,395 59
59,239 76	101.613 35	111,540 76	1,836,535 14	1,733,059 20	3,692,172 72	3 622,269 66
8,384 00	69.345 12	130,191 89	491,833 50	4,151,979 32	639,164 20	5,198,015 41
204,126 73	182,144 83	282,971 66	1,669,728 03	1,498,846 20	7,703,361 61	8,265,698 14
2,363,341·71	4,313,317 97	3,645,396 11	75,870,592 91	44,052,491 11	194,618,236 22	167,411,337 50
.....	.....	.....	18,084,393 88	12,087,529 09	18,084,393 88	12,087,529 09
.....	.....	.....	37,907,744 94	27,626,097 46	37,907,744 94	27,626,097 46
.....	.....	.....	109,441,556 56	83,396,060 39	109,441,556 56	83,396,060 39
.....	.....	.....	1,217,883 16	940,336 92	1,217,883 66	940,336 92
.....	.....	.....	659,577 39	691,279 46	659,577 39	691,279 46
.....	.....	.....	8,979,074 95	13,448,774 04	8,979,074 95	13,448,771 04
.....	.....	.....	176,290,230 88	138,190,077 36	176,290,230 88	138,190,077 36
2,363,341 71	4,313,317 97	3,645,396 11	252,160,823 79	182,242,571 47	370,908,467 10	305,604,414 86

COMPARATIVE

Showing Miscel

Miscellaneous.		Loan Companies having only permanent stock.		Loan Compan- minating stock manent stock minating
		1913.	1914.	1913.
Loans written off or transferred to real estate	Owned beneficially	$ c. 206,634 36	$ c. 340,429 76	$ c. 4,025 19
	Not so owned			
Debentures maturing during 1914-1915		11,564,342 37	14,307,180 14	664,807 56
Average rate of interest paid on :		per cent.	per cent.	per cent.
1. Deposits		3.5050	3.5308	4.0
2. Debentures		4.474	4.3334	5.083
3. Debenture stock		4.0	4.0	
Average rate of interest received on :				
Mortgages of realty	Owned beneficially	6.805	6.975	7.20
	Not so owned			
Other securities	Owned beneficially	5.632	5.715	7.44
	Not so owned			
Number and amount of mortgages enforced.. Number ...	Owned beneficially	387	803	2
	Not so owned			
Amount ...	Owned beneficially	$544,486 62	$1,314,839 96	677 75
	Not so owned			

TABLES.—Concluded.

laneous details.

ies having ter-as well aa per-or having ter-stock only.	Loaning Land Companies.		Trust Companies.		Grand Totals.	
1914.	1913.	1914.	1913.	1914.	1913.	1914.
$ c.	$ c.	$ c.	$ c.	$ c.	$ c.	$ c.
.....	7,896 80	21,251 88	2,650 00	32,932 39	221,206 35	394,614 03
.....	.....	.....	15,522 22	72,471 49	15,522 22	72,471 49
606,790 52	287,941 80	183,565 00	.....	.....	12,517,091 73	15,097 535 66
per cent.	per cent.	per cent.	per cent.	per cent.	per cent.	per cent:
5.60	3.5	3.5	3.995	3.849	3,750	4.119
5.00	4.24	4.377	.....	.....	4,599	4.570
.....	.....	.....	.....	.....	4.0	4.0
6.24	6.20	6.24	6.910	7.003	6.786	6.614
.....	.....	.....	6.674	6.750	6.674	6.750
6.30	6.00	6.00	5.759	5.950	6.207	5.991
.....	.....	.....	5.848	5.928	5.848	5.928
6	None	none	43	24	432	833
.....	.....	.....	193	264	193	264
9054.05	None	none	$85,623 23	$11,181 53	$630,787 60	$1.365,075 54
.....	.....	.....	281,817 57	558,170 47	281,817 57	558,170 47

Orders-in-Council granted under R.S.O. 1897, c. 206, s. 8 (1), empowering the Courts to appoint Trusts Corporations as trustee, administrator, guardian, etc., without security.
[Revised and re-enacted by 8 Edw. VII. (1908), c. 43, s. 2; 2 Geo. V., chap. 34, s. 20.]

Name of Company.

1. Toronto General Trusts Corporation.
2. Trusts and Guarantee Company, Limited.
3. National Trusts Company, Limited.
4. Canada Trust Company.
5. Union Trust Company, Limited.
6. Royal Trust Company.
7. Imperial Trusts Company of Canada.
8. Mercantile Trust Company of Canada, Limited.
9. *The Title and Trust Company.
10. Canada Permanent Trust Company.
11. Sterling Trusts Corporation.
12. Capital Trust Corporation, Limited.

List of Loan Corporations whose debentures have been authorized by Orders-in-Council for purposes of investment by Trustees.

Name of Company.

1. Canada Landed and National Investment Company, Limited.
2. Toronto Savings and Loan Company.
3. British Mortgage Loan Company of Ontario.
4. Midland Loan and Savings Company.
5. **London Loan Company of Canada.
6. Hamilton Provident and Loan Society.
7. Toronto Mortgage Company.
8. Crown Savings and Loan Company.
9. Oxford Permanent Loan and Savings Society.

List of Loan Corporations whose debentures have been authorized by Order-in-Council for purposes of investment by Trustees and with whom Trustees may deposit trust funds. R.S.O. 1897, c. 130, as amended by 62 V. (2nd sess.), c. 11, s. 32, and by 1 Edw. VII., c. 14, s. 1, and by 3 Edw. VII., c. 7, s. 25, and by 7 Edw. VII., c. 28, s. 1, and by 1 Geo. V., c. 26, s. 28; R.S.O. 1914, c. 121, s. 28-29.

Name of Company.

1. Canada Permanent Mortgage Corporation.
2. Guelph and Ontario Investment and Savings Society.
3. London and Canadian Loan and Agency Company, Limited.
4. Industrial Mortgage and Savings Company.
5. Victoria Loan and Savings Company.
6. Landed Banking and Loan Company.
7. Great West Permanent Loan Company.
8. †Huron and Erie Loan and Savings Company.
9. Central Canada Loan and Savings Company.
10. Oxford Permanent Loan and Savings Society.
11. East Lambton Farmers' Loan and Savings Company.
12. Lambton Loan and Investment Company.
13. Ontario Loan and Debenture Company.
14. Royal Loan and Savings Company.
15. Southern Loan and Savings Company.

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*Name changed by special Act (Dominion), dated March 5th, 1915, to "Chartered Trust and Executor Company."

**Name changed by Order-in-Council (Ontario), dated April 11th, 1906, to "The London Loan and Savings Company of Canada."

†Name changed by special Act (Ontario), dated April 8th, 1915, to "The Huron and Erie Mortgage Corporation."

LIST OF LOAN CORPORATIONS

LIST OF LOAN

Page.	Name of Company.	Chief Office in Ontario	Manager, Secretary or *Chief Agent
252	Brantford Trust Company (Limited)....	Brantford	W. G. Helliker .....
348	British Empire Trust Company (Limited)	Toronto	*Francis Charles Annesley
96	British Mortgage Loan Company of Ontario	Stratford	J. A. Davidson .....
20	Brockville Loan and Savings Company (Limited)	Brockville ...	L. C. Dargavel .....
24	Canada Landed and National Investment Company (Limited)	Toronto	Edward Saunders ...
29	Canada Permanent Mortgage Corporation	"	John Massey, R. S. Hudson .....
337	Canada Permanent Trust Company	"	John Massey, R. S. Hudson .....
264	Canada Trust Company	London	Hume Cronyn .....
34	Canadian Mortgage Investment Company	Toronto	F. W. G. Fitzgerald...
242	Canadian Northern Prairie Lands Company (Limited)	"	L. W. Mitchell .....
354	Capital Trust Corporation (Limited)....	Ottawa	B. C. Connolly .....
39	Central Canada Loan and Savings Company	Peterboro' ...	E. R. Wood (Toronto)
289	Chartered Trust and Executor Company †..	Toronto	John J. Gibson .....
100	Colonial Investment and Loan Company.	Toronto	A. J. Jackson .....
44	Credit Foncier Franco-Canadien, Montreal	"	*W. E. Long .....
49	Crown Savings and Loan Company	Petrolea	C. Egan .....
202	Dominion Permanent Loan Company....	Toronto	F. M. Holland .....
53	Dominion Savings and Investment Society	London	Nathaniel Mills .....
193	Dyment Securities, Loan and Savings Company	Barrie	S. Dyment .....
57	East Lambton Farmers' Loan and Savings Company	Forest	Newton Tripp .....
183	Edinburgh Canadian Mortgage Company, (Limited)	Toronto	Wood, Gundy & Company .....
325	Fidelity Trusts Company of Ontario	London	W. J. Harvey .....
62	Frontenac Loan and Investment Society.	Kingston	Lt.-Col. S. C. McGill..
143	Great West Permanent Loan Company..	Toronto	*A. C. Mitchell.....
71	Grey and Bruce Loan Company	Owen Sound..	Wm. P. Telford .....
319	Guardian Trust Company (Limited)....	Toronto	W. S. Morden .....
66	Guelph and Ontario Investment and Savings Society	Guelph	John E. McElderry...
76	Hamilton Provident and Loan Society...	Hamilton	C. Ferrie .....
208	Home Building and Savings Association of Ottawa	Ottawa	C. A. Douglas .....
81	Huron and Erie Loan and Savings Company§	London	M. Aylesworth .....
313	Imperial Trusts Company of Canada	Toronto	W. H. Jackson .....
86	Industrial Mortgage and Savings Company..	Sarnia	D. N. Sinclair .....
106	Lambton Loan and Investment Company.	"	James H. Kittermaster
91	Landed Banking and Loan Company	Hamilton.....	C. W. Cartwright ....
163	London and Canadian Loan and Agency Company (Limited)	Toronto	William Wedd, Jr. ...
148	London Loan and Savings Company of Canada	London	Malcolm John Kent ..
276	London and Western Trusts Company (Limited)	"	John S. Moore .....

†Formerly the Title & Trust Company.
§ Now the Huron and Erie Mortgage Corporation.

CORPORATIONS.

President.	Description of Company	When incorporated	Financial statement for year ending
Christopher Cook	Trusts Co. ...	16th December, 1907	December 31st, 1914.
R. M. Horne Payne.....	Trusts Co. ...	30th April, 1902	"
John Brown	Loan Co.	5th October, 1877	"
W. H. Cole	"	11th May, 1885	"
John Hoskin, K.C., LL.D., D.C.L.	"	1858	"
W. G. Gooderham	"	1st March, 1855	"
W. G. Gooderham	Trusts Co. ...	7th March, 1913	"
Thomas G. Meredith, K.C....	"	23rd July, 1894	"
L. A. Hamilton	Loan Co.	11th August, 1899	"
Hugh Sutherland	Loaning Land Co.	30th May, 1905	"
M. J. O.'Brien	Trusts Co. ...	1st April, 1912	"
E. R. Wood	Loan Co.	7th March, 1884	"
E. F. B. Johnston, K.C.....	Trusts Co. ...	25th April.	"
A. J. Jackson	Loan Co.	14th June, 1900	"
J. H. Thors	"	January, 1881	"
J. L. Englehart	"	30th January, 1882	"
Hon. J. R. Stratton	"	7th May, 1890	"
Thomas H. Purdom, K.C.....	"	20th April, 1872	"
A. E. Dyment	Loan Co.	15th May, 1902	"
James Hutton, M.D.....	"	19th December, 1891	"
Sir Andrew H. L. Fraser....	"	24th February, 1912	"
T. H. Purdom, K.C.....	Trusts Co. ...	23rd March, 1910	"
Lt.-Col. H. R. Smith	Loan Co.	13th August, 1863	"
W. T. Alexander	"		
S. J. Parker	"	10th May, 1889	"
Cawthra Mulock	Trusts Co. ...	8th April, 1910	"
Alexander Baine Petrie	Loan Co.	19th January, 1876	"
George Rutherford	"	6th June, 1871	"
John R. Armstrong	"	24th June, 1890	"
T. G. Meredith, K.C.	"	18th March, 1864	"
James H. Mitchell	Trusts Co. ...	23rd June, 1887	"
John Cowan, K.C.	Loan Co.	20th August, 1889	"
Norman S. Gurd.....	"	27th March, 1847	"
Hon. Thomas Bain	"	16th December, 1876	"
Thomas Long	Loan Co.	1863	"
R. W. Puddicombe	"	2nd May, 1877	"
Sir George Gibbons, K.C.....	Trusts Co. ...	17th September, 1896	"

LIST OF LOAN

Page.	Name of Company.	Chief Office in Ontario.	Manager, Secretary or *Chief Agent.
301	Mercantile Trust Company of Canada (Limited)	Hamilton	Stuart C. Macdonald
153	Midland Loan and Savings Company	Port Hope	J. H. Helm
342	Montreal Trust Company	Toronto	*John F. Hobkirk
270	National Trust Company (Limited)	"	W. E. Rundle
212	Niagara Falls Building, Savings and Loan Association	Niagara Falls	B. M. Benson
	North British Canadian Investment Company (Limited) (a)	Toronto	*Angus C. Heighington
114	Ontario Loan and Debenture Company	London	Alfred M. Smart
128	Ontario Loan and Savings Company (b)	Oshawa	T. H. McMillan
216	Owen Sound Loan and Savings Company	Owen Sound	C. A. Fleming
158	Oxford Permanent Loan and Savings Society	Woodstock	Malcolm Douglas
169	People's Loan and Savings Corporation.	London	A. A. Campbell
222	Peterborough Workingmen's Building and Savings Society	Peterborough	J. Corkery
197	Port Arthur and Fort William Mortgage Company (Limited)	Port Arthur	A. J. McComber
232	Provident Investment Company	Toronto	A. H. Cox
330	Prudential Trust Company (Limited)	"	*Edmund Bristol, K.C., M.P.
174	Real Estate Loan Company of Canada (Limited)	"	E. L. Morton
179	Royal Loan and Savings Company	Brantford	W. G. Helliker
295	Royal Trust Company	Toronto	*Bruce L. Smith, (Toronto)
	Scottish American Investment Company (Limited) (c)	"	*W. H. Lockhart-Gordon
246	Scottish Ontario and Manitoba Land Company (Limited), Glasgow	"	*Mowat, Langton & Maclennan
138	Security Loan and Savings Company	St. Catharines	Eugene F. Dwyer
110	Southern Loan and Savings Company	St. Thomas	Jno. Walker Stewart
132	Standard Reliance Mortgage Corporation	Toronto	H. Waddington
360	Sterling Trusts Corporation	"	Col. J. G. Langton
282	Toronto General Trusts Corporation	"	A. D. Langmuir
124	Toronto Mortgage Company	"	Walter Gillespie
237	Toronto Savings and Loan Company	Peterborough	W. G. Morrow
307	Trusts and Guarantee Company (Limited)	Toronto	E. B. Stockdale
257	Union Trust Company (Limited), The	"	J. M. McWhinney
119	Victoria Loan and Savings Company	Lindsay	Charles E. Weeks
228	Walkerville Land and Building Company (Limited)	Walkerville	D. F. Matthew
188	Waterloo County Loan and Savings Company)	Waterloo	P. V. Wilson

(a) The North British Canadian Investment Company, Limited. This Company is withdrawing from business in Ontario, and for this purpose is registered under 1 Edward VII., chap. 12, sec. 18, as amended by 5 Edward VII., chap. 12, sec. 17, and by 8 Edward VII., chap. 33, sec. 46. The sworn statement of the Chief Agent for Ontario for the year ending 31st December, 1914, shows assets of the Corporation then in Ontario at $1,238.83, consisting of Mortgages, $520.00; Investment Loan Account, $313.98; Interest Account, $8.75; Cash on Hand and in Bank, $390.10; Office Furniture Account, $20.00; that the Company had then no liabilities in Ontario.

(b) In Voluntary Liquidation.

CORPORATIONS.

President.	Description of Company	When incorporated	Financial statement for year ending
Cyrus A. Birge	Trusts Co.	12th November, 1906	December 31st 1914
Wm. Henwood	Loan Co.	5th July, 1872	"
Sir Herbert S. Holt	Trusts Co.	21st March, 1889	"
J. W. Flavelle	"	12th August, 1898	"
R. P. Slater	Local Loan Co.	5th March, 1894	"
. . .	Loan Co.	14th October, 1876	"
John McClary	Loan Co.	26th September, 1870	"
W. F. Cowan	"	12th February, 1873	"
W. A. Bishop	"	1st April, 1889	"
Dr. W. T. Parke	"	27th October, 1865	"
W. F. Roome, M.D.	"	22nd June, 1892	"
T. B. McGrath	"	17th January, 1889	"
J. J. Carrick, M.P.	"	27th December, 1913	
A. C. Cox	Loaning Land Co.	3rd November, 1893	"
B. Hal Brown	Trusts Co.	19th May, 1909	"
M. H. Aikins, M.D.	Loan Co.	17th September, 1879	"
Christopher Cook	"	24th March, 1876	"
H. V. Meredith	Trusts Co.	24th June, 1892	"
. . .	. . .	. . .	. . .
Robert Anderson	Loaning Land Co.	15th December, 1879	December 31st, 1914.
Henry J. Taylor	Loan Co.	12th March, 1870	"
Wm. Mickleborough	"	25th November, 1903	"
Nathan H. Stevens	"	14th February, 1873	"
W. S. Dinnick	Trusts Co.	19th May, 1911	. . .
Hon. Featherston Osler, K.C.	"	1st April, 1899	December 31st, 1914.
Hon. Sir William Mortimer Clark, LL.D., W.S., K.C.	Loan Co.	15th December, 1899	"
Herbert C. Cox	Loaning Land Co.	15th June, 1885	"
James J. Warren	Trusts Co.	24th February, 1897	"
Charles Magee	"	7th August, 1901	"
W. Flavelle	Loan Co.	4th September, 1895	"
E. Chandler Walker	Loaning Land Co.	22nd October, 1890	"
Thos. Hilliard	Loan Co.	7th April, 1913	"

(c) The Scottish American Investment Company, Limited. This Company is withdrawing from business in Ontario, and for this purpose is registered under 1 Edward VII., chap. 12, sec. 18, as amended by 5 Edward VII., chap. 12, sec. 17, and by 8 Edward VII., chap. 33, sec. 46. The sworn statement of the Chief Agent for Ontario for the year ending 31st December, 1914, shows the assets of the Company then in Ontario at $28,853.69, consisting of Loans secured by Mortgages of land, $21,880.44; sale agreements and mortgages given for balance of purchase money, $6,803.80; Cash on hand or in Bank, $169.45; that the Company had then no liabilities in Ontario.

BINDING SECT. AUG 2 5 1967